

**FACTS****WHAT DOES PINNACLE CREDIT UNION (PCU) DO WITH YOUR PERSONAL INFORMATION?**

Rev. 9/2010

<b>Why?</b>	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share and protect your personal information. Please read this notice carefully to understand what we do.
<b>What?</b>	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> <li>• Social Security number</li> <li>• Income</li> <li>• Account balances</li> <li>• Payment history</li> <li>• Credit history</li> <li>• Credit scores</li> </ul>
<b>How?</b>	All financial companies need to share customers/members personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers/members personal information; the reasons PCU chooses to share; and whether you can limit this sharing.

<b>Reasons we can share your personal information</b>	<b>Does PCU share?</b>	<b>Can you limit this sharing?</b>
For our everyday business purposes—such as to process your transactions, maintain your account(s), respond to court orders and legal investigations or report to credit bureaus	Yes	No
For our marketing purposes—to offer our products and services to you	No	No
For joint marketing with other financial companies	Yes	Yes
For our affiliates' everyday business purposes—information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes—information about your credit-worthiness	No	We don't share
For non-affiliates to market to you	Yes	Yes

<b>To limit our sharing</b>	Contact PCU at 260-436-1142 or 800-365-5603 and we will provide you with the appropriate opt-out form.
<b>Questions?</b>	Call 260-469-3100 or 800-365-5603

What we do	
<b>How does PCU protect my personal information?</b>	To protect information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
<b>How does PCU collect my personal information?</b>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>• Open an account</li> <li>• Apply for a loan</li> <li>• Make a wire transfer</li> <li>• Make a wire transfer</li> </ul> <p>We also collect your personal information from others such as credit bureaus or other companies</p>
<b>Why can't I limit all sharing?</b>	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>• Sharing for affiliates' everyday business purposes—information about your creditworthiness</li> <li>• Affiliates from using your information to market to you</li> <li>• Sharing for non-affiliates to market you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>
<b>What happens when I limit sharing for an account held jointly with someone else?</b>	Your choices will apply to everyone on the account

Definitions	
<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial or nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• PCU has no affiliates</li> </ul>
<b>Non-affiliates</b>	<p>Companies not related by common ownership or control. They can be financial or nonfinancial companies, such as:</p> <ul style="list-style-type: none"> <li>• Credit bureau</li> <li>• Government agencies</li> <li>• Check printer</li> <li>• Statement printer</li> </ul>
<b>Joint Marketing</b>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>• Insurance companies</li> </ul>