

FACTS

WHAT DOES PARTNERS FEDERAL CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?

Why?

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.

What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and income
- Account balance and payment history
- Credit history and employment information

How?

All financial companies need to share Members' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their Member's personal information; the reasons Partners Federal Credit Union chooses to share; and whether you can limit this sharing.

| Reasons we can share your personal information | Does Partners FCU share? | Can you limit this sharing? |
|--|--------------------------|-----------------------------|
| 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 | Yes | Yes |
| 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 creditworthiness | No | We don't share |
| For nonaffiliates to market to you | Yes | Yes |

To limit our sharing

To exercise your choices do (one of) the following: (1) Fill out, sign and send back this form to us using the envelope provided. You may want to make a copy for your records. (2) Call this toll-free number 800.948.6677. (3) Reply electronically by contacting us through Partners Online Banking. After logging in, click the Messages button; select Compose New; in the subject line type Opt-out of Affiliated and 3rd Party Information Sharing; click the Send button to launch the message.

Please note:

If you are a *new* customer, we can begin sharing your information 30 days from the date we sent this notice. When you are *no longer* our customer, we continue to share your information as described in this notice.

However, you can contact us at any time to limit our sharing.

Questions?

Call 800.948.6677 or go to PartnersFCU.org

Mail-in Form

Mark any/all you want to limit:

- Do not use my personal information to market to me.
- Do not share my personal information with other financial institutions to jointly market to me.
- Do not share my personal information with nonaffiliates to market their products and services to me.

Name

Address

City, State, Zip

Mail To:

Partners Federal Credit Union Attention: Item Processing Department
P.O. Box 10000
Lake Buena Vista, FL 32830

Who we are

Who is providing this notice?

Partners Federal Credit Union

What we do

How does Partners FCU protect my personal information?

To protect your personal 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.

Web site session cookies verify who you are when using Partners online banking service. They are used for authentication only.

How does Partners FCU collect my personal information?

We collect your personal information, for example, when you

- open an account or deposit money
- pay your bills or apply for a loan
- use your credit or debit card

We also collect your personal information from others, such as credit bureaus, affiliates or other companies.

Why can't I limit all sharing?

Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes—information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.

What happens when I limit sharing for an account I hold jointly with someone else?

Your choices will apply to everyone on your account.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *Partners Federal Credit Union has no affiliates.*

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *Non-affiliates we share with can include companies that help us process transactions you request and credit reporting agencies.*

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *Our joint marketing partners include insurance companies, securities broker-dealers and consumer reporting agencies.*

Other important information

Notice to California Residents: We will provide a separate short form notice describing the rights of California residents to opt-out under California law. We will only share information as required or permitted by law.