

FACTS	WHAT DOES PAINESVILLE CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?	
Why?	Financial companies choose how they share 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?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> • Social Security number and income • Account balances and payment history • Credit history and credit scores <p>When you are no longer our member, we will not continue to share information as described in this notice except as permitted or required by law.</p>	
How?	All financial companies need to share member 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 that Painesville Credit Union chooses to share; and whether you can limit this sharing.	
Reasons we can share your personal information		Does Painesville Credit Union share?
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
For our marketing purposes - to offer our products and services to you.		Yes
For joint marketing with other financial companies.		Yes
For our affiliates' everyday business purposes - information about your transactions and experiences.		No
For our affiliates' everyday business purposes - information about your creditworthiness.		No
For our affiliates to market to you.		Yes
For non-affiliates to market to you.		No
Questions?	Call 440-352-8974 or go to www.painesvillecu.org	
Who we are		
Who is providing this notice?	Painesville Credit Union	
What we do		
How does Painesville Credit Union 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.	
How does Painesville Credit Union collect my personal information?	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> • Open an account or deposit money • Pay your bills or apply for a loan • Use your credit or debit card <p>We also collect your personal information for others, such as credit bureaus, affiliates, or other companies.</p>	
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only:</p> <ul style="list-style-type: none"> • Sharing for affiliates everyday business purposes - information about your creditworthiness • Affiliates from using your information to market to you • Sharing for non-affiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>	
Definitions		
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies.	
Non-affiliates	Companies not related by common ownership or control. They can be financial and non-financial companies.	
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you.	