

PACIFIC CREST FEDERAL CREDIT UNION

PRIVACY POLICY

FACTS

WHAT DOES PACIFIC CREST 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 Pacific Crest Federal Credit Union's Privacy Policy.

At Pacific Crest Federal Credit Union, we respect the privacy of our members. We recognize the importance of maintaining the confidentiality of your personal financial information. This notice describes the privacy policy and practices followed by Pacific Crest Federal Credit Union. This notice explains what types of member information we collect and under what circumstances we may share it.

What?

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

- Name, address, Social Security number, and income
- Account balances and transaction history
- Credit history and credit scores

When you are *no longer* our member, we will not share your information except as permitted or required by law as described in this notice.

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 members' personal information; the reasons Pacific Crest Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Pacific Crest Federal Credit Union 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	No
For joint marketing with other financial companies	Yes	Yes

For our affiliates' everyday business purposes — information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes — information about your creditworthiness	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions?	Call (800) 570-0265 or (541) 884-1376, send us an email at mbrrrelation@pacificcrestfcu.com or write to us at: Pacific Crest Federal Credit Union, PO Box 1179, Klamath Falls, OR 97601.
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Who we are

Who is providing this notice?	Pacific Crest Federal Credit Union; Pacific Crest Financial Services, LLC
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What we do

How does Pacific Crest Federal 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. We also restrict access to nonpublic personal information about you to those employees and volunteers who need to know the information to provide products or services to you.
How does Pacific Crest Federal Credit Union collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> ■ open an account or apply for a loan ■ apply for any credit union service ■ visit our website, provide us information on any online application or transaction, or information you send to us by email ■ use your credit or debit card or pay your bills ■ make deposits to or withdrawals from your accounts <p>We also collect your personal information from others, including credit bureaus or other companies.</p>
Why can't I limit all sharing?	Federal law only gives you the right to limit information sharing as follows: <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 nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>

Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ <i>Our affiliates include financial companies such as Pacific Crest Financial Services, LLC</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ <i>Pacific Crest Federal Credit Union does not share with nonaffiliates so they can market to you, except in connection with our joint marketing arrangements.</i>
Joint marketing	<p>A formal agreement between Pacific Crest Federal Credit Union and a nonaffiliated financial company where we jointly market financial products or services to you.</p> <ul style="list-style-type: none"> ▪ <i>Our joint marketing partners include providers of investment and financial services and insurance companies.</i>

Other Important Information

For California Members: California law gives you the right to opt out of certain sharing. Please see the notice below titled, "Privacy Choices for California Consumers" for additional information.

Pacific Crest Federal Credit Union does not share information for members with an Alaska, Illinois, Maryland, Massachusetts, Mississippi, New Jersey, North Dakota, or Vermont account address.

Privacy Choices for California Consumers

You have the right to restrict Pacific Crest Federal Credit Union (Pacific Crest) from sharing your personal information with outside companies that we do business with. This includes sending you information about some financial products or services that Pacific Crest partners may offer you.

Either the primary member or joint member may opt-out of information sharing. Any member on the account may select the opt-out option. An opt-out request received from any member on the account, will apply to all members on any of their accounts.

Nothing in this form prohibits the sharing of information necessary for us to follow the law, as permitted by law, or to give you the best service on your accounts with us.

Time Sensitive Request

You may make your privacy opt-out choice at any time. If you elect to opt-out of sharing information, your choice will remain in effect until you tell us otherwise.

Opt-Out Request

To inform Pacific Crest that you want to opt-out of the sharing of your information, you may contact us in one of the following ways:

- Call us toll-free at 1-800-570-0265 or for local calls 541-884-1376
- Fill out, sign and send this form back to us at PO Box 1179, Klamath Falls, OR 97601 (this form is also accessible at www.pacificcrestfcu.com, (click on Privacy Policy at the bottom of the screen))

___ NO, please do not share personal and financial information about me with outside companies Pacific Crest contracts with to provide financial products and services.

Account Number: _____ Last four digits of your social security number: _____

Signature: _____