

**FACTS**

**WHAT DOES PACIFIC CREST FEDERAL CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?**

<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 and transaction history</li> <li>• income and credit scores</li> <li>• account balances and credit history</li> </ul>
<b>How?</b>	All financial companies need to share customers' personal information to run their everyday business. In the section below, We list the reasons financial companies can share their customers' 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 the Credit Union share?	Can You limit this sharing?
<b>For Our everyday business purposes</b> - such as to process Your transactions, maintain Your account(s), respond to court orders and legal investigations, or report to credit bureaus	<b>YES</b>	<b>NO</b>
<b>For Our marketing purposes</b> - to offer Our products and services to You	<b>YES</b>	<b>NO</b>
<b>For joint marketing with other financial companies</b>	<b>YES</b>	<b>YES</b>
<b>For Our affiliates' everyday business purposes</b> - information about Your transactions and experiences	<b>YES</b>	<b>NO</b>
<b>For Our affiliates' everyday business purposes</b> - information about Your creditworthiness	<b>NO</b>	<b>WE DON'T SHARE</b>
<b>For Our affiliates' to market to You</b>	<b>NO</b>	<b>WE DON'T SHARE</b>
<b>For non-affiliates to market to You</b>	<b>NO</b>	<b>WE DON'T SHARE</b>

<b>To limit Our sharing</b>	<ul style="list-style-type: none"> <li>• Call (800) 570-0265 or write to Us at Pacific Crest Federal Credit Union, P.O. Box 1179, Klamath Falls, Oregon 97601</li> </ul> <p><b>Please note:</b></p> <p>If You are a <i>new</i> member, We can begin sharing Your information 30 days from the date We sent this notice. When You are <i>no longer</i> Our member, We continue to share Your information as described in this notice.</p> <p>However, You can contact Us at any time to limit Our sharing.</p>
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<b>Questions?</b>	Call (800) 570-0265 or write to Us at Pacific Crest Federal Credit Union, P.O. Box 1179, Klamath Falls, OR 97601
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**Mail-in Form**

If You have a joint Account, Your choices will apply to everyone on Your Accounts unless You mark below. <input type="checkbox"/> Apply my choices only to me.	Mark that which You want to limit: <input type="checkbox"/> Do not share my personal information with non-affiliated financial companies to jointly market financial products or services to me.	
	<b>Name</b> <b>Address</b> <b>City, State ZIP</b> <b>Account Number(s)</b>	<b>Mail to:</b> Pacific Crest Federal Credit Union P.O. Box 1179 Klamath Falls, OR 97601

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.
How does Pacific Crest Federal Credit Union collect my personal information?	<p>We collect Your personal information, for example, when You</p> <ul style="list-style-type: none"> <li>• open an account or apply for a loan</li> <li>• make deposits or withdrawals from Your Accounts</li> <li>• pay Your bills or use Your credit or debit Card</li> </ul> <p>We also collect Your personal information from others, such as credit bureaus, affiliates, or others.</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"> <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 to You</li> </ul> <p>State laws and individual companies may give You additional rights to limit sharing.</p>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on Your account unless You tell Us otherwise.

Definitions	
<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> <li>• <i>Pacific Crest Federal Credit Union does not share with Our affiliates.</i></li> </ul>
<b>Non-Affiliates</b>	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> <li>• <i>Pacific Crest Federal Credit Union does not share with non-affiliates so they can market to You.</i></li> </ul>
<b>Joint Marketing</b>	<p>A formal agreement between non-affiliated financial companies that together market financial products or services to You.</p> <ul style="list-style-type: none"> <li>• <i>Our joint marketing partners include insurance companies.</i></li> </ul>