

FACTS**WHAT DOES PG&W Employees Federal Credit Union
DO WITH YOUR PERSONAL INFORMATION?**

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| Why? | <p>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.</p> |
| 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 Account Balances ■ Account Transactions and Checking Account Information ■ Payment History and Credit Card or Other Debt <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p> |
| How? | <p>All financial companies need to share limited personal information to run their everyday business. In the section below, we list the reasons financial companies can share their limited personal information; the reasons PG&W EFCU chooses to share; and whether you can limit this sharing.</p> |

| Reasons we can share your personal information | Does PG&W EFCU 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 | NO | N/A |
| For our affiliates' everyday business purposes— information about your creditworthiness | NO | N/A |
| For nonaffiliates to market to you | NO | N/A |

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| Questions? | Call 888-PGWEFCU or go to www.pgwefcu.org |
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Who we are

Who is providing this notice?

PG&W Employees Federal Credit Union
265 South Main Street Wilkes Barre Pa 18701

What we do

How does PG&W EFCU 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 PG&W EFCU collect my personal information?

We collect your personal information, for example, when you

- Open an Account or Apply For a Loan
- Pay Your Bills or Use Your Credit or Debit Card
- Make Deposits or Withdrawals From Your Account

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.

Definitions

Affiliates

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

- *We have no affiliates*

Nonaffiliates

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

- *Insurance companies, Government agencies, plastic card processors, financial statement publishers and printers, consumer reporting agencies, data processors, check/share draft printers.*

Joint marketing

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

- *CUNA Mutual Group's MEMBERCONNECT*

Other important information