

PRIVACY DISCLOSURE

FACTS

WHAT DOES PALMETTO HEALTH 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 account balances, transaction history and checking account information, payment history and income. When you are no longer our customer, we continue to share your information as described in this notice.

How?

All financial companies need to share your personal information to run their everyday business. In the section below, we list the reasons financial companies can share your personal information; the reasons Palmetto Health Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Palmetto Health 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	NO
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	NO
For our affiliates to market to you	NO	NO
For non-affiliates to market to you	NO	NO

To Limit Sharing:

- Call (888) 978-2101;
- Visit us online at www.phcu.org or;
- Mail the form below to the address noted

Please note: if you are a new member, we can begin sharing your information thirty (30) days from the date we sent this notice. When you are no longer our member, we continue to share your information as described in this notice. *However, you can contact us at the means above any time to limit our sharing.*

Mail-in Form

<p>Leave Blank OR If you have a joint account, your choice(s) will apply to everyone on your account unless you mark below</p> <p><input type="checkbox"/> Apply my choices only to me</p>	<p>Mark any/all you want to limit:</p> <p><input type="checkbox"/> Do not share information about my creditworthiness with your affiliates for their everyday business purposes.</p> <p><input type="checkbox"/> Do not allow your affiliates to use my personal information to market to me.</p> <p><input type="checkbox"/> Do not share my personal information with non-affiliates to market their products and services to me.</p>									
	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 30%; padding: 2px;">Name</td> <td style="width: 40%;"></td> <td rowspan="4" style="width: 30%; padding: 2px; vertical-align: top;"> Mail to: Palmetto Health Credit Union P. O. Box 100167 </td> </tr> <tr> <td style="padding: 2px;">Address</td> <td></td> </tr> <tr> <td style="padding: 2px;">City, State,</td> <td></td> </tr> <tr> <td style="padding: 2px;">Account #</td> <td></td> </tr> </table>	Name		Mail to: Palmetto Health Credit Union P. O. Box 100167	Address		City, State,		Account #	
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Address										
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What we do:

<p>How does Palmetto Health Credit Union protect my personal information?</p>	<p>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.</p>
<p>How does Palmetto Health Credit Union collect my personal information?</p>	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> • Open an account or deposit money • Use your debit card

Definitions:

<p>Affiliates</p>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>Palmetto Health Credit Union has no affiliates.</i>
<p>Non-Affiliates</p>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>Palmetto Health Credit Union does not share with non-affiliates so they can market to you.</i>
<p>Joint Marketing</p>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • <i>Our joint marketing partners include insurance companies, investment companies and direct marketing companies.</i>

Other Important Information:

Notices and “Joint Relationship”: Except where expressly required by applicable law, we will provide all notices to the person (member) listed first on any application, agreement or other relevant document with us. The notice will be mailed to the address noted for said person on the application, agreement or other document. If this person (member) has agreed to receive notices and disclosures electronically, then we can send all such notices and notifications, to the e-mail or Internet address provided by said person; or we shall post or otherwise give notice by posting a notice, providing a link or using such other electronic methods authorized under applicable laws and/or regulations. All joint owners, borrowers and guarantors agree to the receipt and sufficiency of any notice or notification sent according to this paragraph.

Modification: The Credit Union reserves the right to modify, change or amend this Privacy Policy and Agreement at any time without notice other than as expressly required by applicable law.

What members can do to help: Protect your account numbers, card numbers, PINs (personal identification numbers), and passwords. In particular, never keep your PIN with your debit card or credit card, as that makes you vulnerable in the event you lose your card or your card is stolen. Use caution in revealing account numbers, social security numbers, etc. to other persons. In particular, if a caller tells you he/she is calling you on behalf of the credit union and asks for your account number, you should beware. Legitimate credit union staff would already have access to that information. It's important that the credit union has current information about how to reach you. If we detect potentially fraudulent use of your account, we will attempt to contact you immediately. If your address or phone number changes, please let us know.

For Alaska, Illinois, Maryland and North Dakota Members: We will not share personal information with non-affiliates either for them to market to you or for joint marketing - without your authorization. *For California Members:* We will not share personal information with non-affiliates either for them to market to you or for joint marketing - without your authorization. We will also limit our sharing of personal information about you with our affiliates to comply with all California privacy laws that apply to us. *For Massachusetts, Mississippi and New Jersey Members:* We will not share personal information from deposit or share relationships with non-affiliates either for them to market to you or for joint marketing - without your authorization. *For Vermont Members:* We will not share personal information with non-affiliates either for them to market to you or for joint marketing without your authorization, and we will not share personal information with affiliates about your creditworthiness without your authorization.