



## PARDA Federal Credit Union Privacy Policy

Rev. 01/18

<b>FACTS</b>	<b>What does PARDA Federal Credit Union do with your personal information?</b>	
<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 requires us to tell you how we collect, share and protect personal information. Please read this notice carefully to understand PARDA Federal Credit Union’s policy. PARDA Federal Credit Union is committed to protecting non-public, personal information. Using this information in a manner consistent with our business is a high priority.	
<b>What?</b>	The type of personal information we collect and share depends on the accounts or services you have with us. The information can include: <ul style="list-style-type: none"> <li>• Social security number and income</li> <li>• Account balances and transaction history</li> <li>• Credit history and credit score</li> </ul>	
<b>How?</b>	All financial companies need to share member personal information to run everyday business. In the section below, we list the reasons financial companies can share their members’ personal information, the reasons PARDA Federal Credit Union chooses to share; and whether or not you can limit this sharing.	
<b>Reasons we can share your personal information</b>	<b>Does PARDA Federal Credit Union Share?</b>	<b>Can you Limit this Sharing?</b>
<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.	Yes	No
<b>For our marketing purposes</b> - to offer our products and services to you.	Yes	Yes
<b>For joint marketing with other financial companies.</b>	Yes	Yes
<b>For our affiliates’ everyday business purposes</b> – information about your transactions and experiences.	No	No
<b>For our affiliates’ everyday business purposes</b> – information about your creditworthiness	No	No
For our non-affiliates to market to you	Yes	Yes
<b>To limit our sharing</b>	Call us toll-free at 800.860.5640 Please note: If you are a <i>new</i> member, we can begin sharing your information (30) days from the date we provided this notice. When you are <i>no longer</i> a member, we will not share your information, except as permitted or required by law, as described in this notice.	
<b>Questions?</b>	Call 800.860.5640 or go to <a href="http://www.parda.com">www.parda.com</a>	



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<b>Who We Are</b>	
Who is providing this notice?	PARDA Federal Credit Union
<b>What We Do</b>	
How does PARDA 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 physical safeguards such as secured files and buildings and computer safeguards. We also restrict access to personal information to those colleagues who need to know in order to provide services to our members.
How does PARDA 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 deposit money</li> <li>• Pay your bills or apply for a loan</li> <li>• Use your credit or debit card</li> </ul> <p>We also collect your personal information from others, including credit bureaus, affiliates or other companies.</p>
Why can't I limit 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>States laws and individual companies may give you additional rights to limit sharing.</p>
<b>Definitions</b>	
Affiliates	<p>Companies related by common ownership or control. They can be financial or non-financial companies.</p> <ul style="list-style-type: none"> <li>• <i>PARDA Federal Credit Union has no affiliates.</i></li> </ul>
Non-Affiliates	<p>Companies not related by common ownership or control. They can be financial or non-financial companies.</p> <ul style="list-style-type: none"> <li>• <i>Nonaffiliates we share with can include: mortgage companies, insurance companies, and direct marketing companies.</i></li> </ul>
Joint Marketing	<p>A formal agreement between non-affiliated financial companies that together market financial products and services to you.</p> <ul style="list-style-type: none"> <li>• <i>Our joint marketing partners include: insurance companies.</i></li> </ul>
<b>Other Important Information:</b>	
<p>For more information on our Privacy Policy, you may call us at 800.860.5640, visit our website at <a href="http://www.parda.com">www.parda.com</a> or write us at: 2601 Cambridge Court, Suite 210 Auburn Hills, MI 48326</p>	