



## IMPORTANT INFORMATION ABOUT YOUR PRIVACY

### PARDA Federal Credit Union

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PARDA Federal Credit Union is committed to providing you with competitive products and services. We are equally committed to protecting the privacy of our members. Under federal law, we are required to give you this privacy notice. It describes our privacy policy and practices concerning the personal information we collect and disclose about our members.

Throughout this disclosure, the words **we**, **our** and **us**, will mean PARDA Federal Credit Union. The words **you** and **your** will refer to the following types of members:

All of our members that have a continuing relationship with us that include, but not limited to:

- Deposits / Share Accounts
- Certificate Accounts
- Loan Accounts
- Credit Cards
- Home Mortgages

**Nonpublic personal information** is defined as information about you that we collect in connection with providing a product or service to you. Nonpublic personal information does not include information that is available from public sources such as telephone directories or government records.

An **affiliate** is a company we own or control in whole or in part.

A **nonaffiliated third party** is a company that is not an affiliate of ours.

This disclosure also represents the practices of the privacy policy for any affiliate that PARDA Federal Credit Union owns in whole.

#### **WHAT INFORMATION DO WE COLLECT ABOUT YOU?**

We collect nonpublic personal information about you from the following sources:

- Information about your transactions with us.
- Information about your transactions with an affiliate or nonaffiliated third party.
- Information from a consumer reporting agency.
- Information obtained when verifying the information you provided on an application or other forms. This may be obtained from your current or past employers, or from other institutions where you conduct financial transactions.

We may disclose all of the information we collect, as described above, as permitted by law.

#### **WHO RECEIVES INFORMATION FROM US?**

We may disclose nonpublic personal information about you to the following types of third parties:

- **Financial service providers;** may include insurance companies, mortgage service companies, and other companies necessary to conduct our business, as permitted by law.
- **Non-financial companies;** may include, consumer reporting agencies, data processors, check/share draft printers, financial statement publishers, plastic card processors, marketing and joint marketing nonaffiliates, government agencies, and other companies necessary to conduct our business, as permitted by law.

PARDA Federal Credit Union and its affiliate(s) may also work closely together to offer products and services to meet member needs. Therefore, we may share your nonpublic personal information with each other as permitted by law.

To protect our members' privacy, we work only with companies that agree to maintain strong confidentiality protections and limit the use of information we provide for PARDA Federal Credit Union purposes only. We do not permit any nonaffiliated third party to sell your nonpublic personal information to other companies.

#### **WHAT HAPPENS TO NONPUBLIC INFORMATION IF YOU LEAVE US?**

If you terminate your membership with PARDA Federal Credit Union or its affiliate(s), we will not share information we have collected about you, except as permitted by law.



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### **WHO HAS ACCESS TO YOUR INFORMATION?**

We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products and services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

### **HOW YOU CAN OPT OUT OR STOP CERTAIN DISCLOSURES ABOUT YOU?**

If you prefer that we do not disclose nonpublic personal information about you to certain nonaffiliated third parties you may direct us not to make those disclosures, except those permitted by law. If any account owner instructs us of their intention to opt out, the account will be treated as if all account owners had directed us not to make the disclosures. Any non-member that we receive nonpublic information on may also exercise their opt-out rights. Simply contact us via the web site at [www.parda.com](http://www.parda.com) or call us at 1-800-860-5640 and tell us that you wish to opt-out. Once we receive the request, we have a reasonable amount of time to stop the disclosures. You may contact us at any time to revoke your opt out election.

### **WHAT YOU CAN DO TO HELP**

Because PARDA Federal Credit Union cares about your privacy, you can help us safeguard your nonpublic personal information by following a few simple guidelines:

- Protect you ATM, P.A.T.H.(PARDA Home Banking) Debit Card, Visa Card and all other passwords and PIN's (Personal Identification Numbers). Never keep your numbers with your cards or in an obvious location. If possible choose a password that is easy for you to remember but not obvious to someone else.
- Use caution when giving your account number, social security number, and other nonpublic personal information to other persons. Do not give account number information unless you have initiated the call. We have access to your account information and will not need to ask for it.
- Do not e-mail personal information such as social security numbers and account numbers, this is not a secure method of transmitting this information.
- Do not get hooked by a "Phishing" Scam. Phishing is an Internet scam where fraudsters send Spam e-mails with a link asking you to update, validate or confirm personal information. The link takes you to a legitimate looking Web Site and asks you to supply information such as credit or debit card numbers, social security numbers, account numbers and passwords. Legitimate companies do not ask for this information via e-mail. If you receive an e-mail with this type of link, do not click on the link. If you have an existing relationship with the company contact them directly by using a telephone number you know to be legitimate.
- Keep your information with us current. Please let us know of any address and/or phone number changes. It is important that we are able to contact you if we detect potentially fraudulent or unauthorized activity.

If after reading this disclosure you have any questions, please contact us at:

1-800-860-5640 or write us at:  
PARDA Federal Credit Union  
P.O. Box 5010  
Rochester, MI 48308-5010 or  
e-mail [info@parda.com](mailto:info@parda.com)

Savings at PARDA Federal Credit Union are federally insured up to \$100,000 by the National Credit Union Administration, a U.S. Government agency.