

Rev. 1/23

# FACTS

#### WHAT DOES PARDA FEDERAL 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 credit scores
- employment information and income
- payment history and transaction or loss history

#### How?

All financial companies need to share members' personal information to run their 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 you can limit this sharing.

Reasons we can share your personal information	Does PARDA Federal 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 to report to credit bureaus	Yes	No
For our marketing purposes – to offer our products and services to you	Yes	Yes
For joint marketing with other financial companies	Yes	Yes
For our affiliates' everyday business purposes – information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes – information about your creditworthiness	No	We don't share
For our affiliates to market to you	No	We don't share
For nonaffiliates to market to you	No	We don't share

# To limit our sharing

- Call toll-free 800-860-5640 our menu will prompt you through your choice(s),
- Visit us online: www.parda.com or
- Mail the form below

If you are a *new* member, we can begin sharing your information 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 any time to limit our sharing.

### Questions?

Call toll-free 800-860-5640 or go to www.parda.com

Detach and mail form below. Retain Disclosure above for your records
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	Mark any/all you want to limit:  ☐ Do not share my personal information to market to me. ☐ Do not share my personal information with other financial institutions to jointly market to me.			
	Name		Mail to:	
	Address		PARDA Federal Credit Union	
			2601 Cambridge Court Ste 210	
	City, State Zip		Auburn Hills, MI 48326	
	Account #			

What we do	
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 computer safeguards and secured files and buildings.
How does PARDA Federal Credit Union collect my personal information?	We collect your personal information, for example, when you  open an account or show your government-issued ID  apply for financing or give us your contact information  show us your driver's license
	We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
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 law and individual companies may give you additional rights to limit sharing.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.

Definitions			
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies.  PARDA Federal Credit Union has no affiliates.  Companies not related by common ownership or control. They can be financial and nonfinancial companies.  PARDA Federal Credit Union does not share with our nonaffiliates so they can market to you.		
Nonaffiliates			
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you.  • Our joint marketing partners include insurance companies.		

Other	impo	rtant	inforr	nation