

Privacy Notice



PROSPECTORS
FEDERAL CREDIT UNION

Rev. 09/21

FACTS

WHAT DOES PROSPECTORS 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 income
- Account Balance and Payment History
- Credit History and Credit Score

When you are *no longer* our member, we continue to share your information as described in this notice.

How?

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

Reasons we can share your personal information	Does Prospectors FCU 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	Yes
For joint marketing with other financial companies—	Yes	Yes
For our affiliates' everyday business purposes— information about your transactions and experiences	No	No
For our affiliates' everyday business purposes— information about your creditworthiness	Yes	Yes
For nonaffiliates to market to you—	No	No

To limit our sharing

■ Mail the form below to: Prospectors Federal Credit Union, 1310 Valley Vista Dr., Diamond Bar, CA 91765
Please note:
If you are a *new* member, we can begin sharing your information 45 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 909-396-9688 or go to www.prospectorsfcu.org

Mail-In Form

Mark any/all you want to limit:

- Do not share my personal information with affiliates to market their products and services to me.
- Do not share my personal information with nonaffiliates to market their products and services to me.

Name:

Address:

City, State, ZIP:

Account Number:

Mail in envelope provided to:

Prospectors Federal Credit Union
1310 Valley Vista Dr.,
Diamond Bar, CA 91765

Who we are

Who is providing this notice?

Prospectors Federal Credit Union

What we do

How does Prospectors FCU 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 Prospectors FCU collect my personal information?

We collect your personal information, for example, when you

- Open an account or apply for a loan
- Deposit money or use your credit or debit card
- Pay your bills

We also collect your personal information from others, such as credit bureaus 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 non-affiliates to market to you

State laws and individual companies may give you additional rights to limit sharing. See Below for more on your rights under state law.

Definitions

Affiliates

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

- *Prospectors Federal Credit Union does share with our affiliates*

Nonaffiliates

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

- *Nonaffiliates can include companies that provide securities brokerage, insurance agency, and investment advisory services, and direct marketing companies-we only share information with these companies under a joint marketing agreement.*

Joint Marketing

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

- *Our joint marketing partners include providers of financial products and services such as securities brokerage, insurance agency, and investment advisory services company.*

Other important information

For California Residents: We will provide a separate short form notice describing the rights of California residents to opt-out of the sharing of your non-public personal information in accordance with the California Financial Information Privacy Act. We have also provided a separate notices notifying you of your rights under the California Online Privacy Protection Act and the California Consumer Privacy Act of 2018 on our website at <https://prospectorsfcu.org/wp-content/uploads/2020/04/CCPA-Privacy-Notice.pdf>