

PRIVACY NOTICE

| FACTS | WHAT DOES PIONEER APPALACHIA FEDERAL CREDIT UNION (Pioneer App FCU) 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: <ul style="list-style-type: none">▪ Social Security number and credit history▪ Account balances and payment history▪ Credit score and income | |
| 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 reason Pioneer Appalachia Federal Credit Union chooses to share; and whether you can limit this sharing. | |
| | | |
| Reasons we can share your personal information | Does Pioneer Appalachia 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 service 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 | WE DON'T SHARE |
| For our affiliates to market to you. | YES | YES |
| For our non-affiliates to market to you. | YES | YES |
| | | |
| To limit our sharing | Call 1 (800) 339-4378 and speak with a credit union representative Please note: 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. | |

| Who we are | |
|--|---|
| Who is providing this notice? | Pioneer Appalachia Federal Credit Union |
| What we do | |
| How does Pioneer Appalachia 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 Pioneer Appalachia FCU collect my personal information? | <p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ▪ open an account or apply for a loan ▪ pay your bills or make a wire transfer ▪ make deposits or withdrawals from your account use your debit card <p>We also collect your personal information from others such as credit bureaus, affiliates or other companies.</p> |
| Why can't I limit all sharing? | <p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> ▪ sharing for affiliates' everyday business purposes –information about our creditworthiness affiliates. ▪ from using your information to market to you. ▪ sharing for non-affiliates to market to you. <p>State laws and individual companies may give you additional rights to limit sharing.</p> |
| Definitions | |
| Affiliates | <p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ Our affiliates include Members Financials Services, LLC |
| Non-affiliates | <p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> ▪ Our non-affiliates include companies such as Corporate America and non-financial companies such as Legacy; Woodbury Financial Services Inc. and others such as CUNA Mutual. |
| Joint marketing | <p>A formal agreement between nonaffiliated companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ▪ Our joint marketing partners include CUNA Mutual |
| Questions? | Call 1 (800) 339-4378 or email ContactUs@pioneerfcu.org |