PORT CITY FEDERAL CREDIT UNION
PRIVACY NOTICE

FACTS

WHAT DOES PORT CITY 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 Port City Federal Credit Union's privacy practices.

At Port City Federal Credit Union, we respect the privacy of our members. We recognize the importance of maintaining the confidentiality of your personal financial information. This notice describes the privacy practices followed by Port City Federal Credit Union. This notice explains what types of member information we collect and under what circumstances we may share it.

What?

The types of personal information we collect and share depend on the accounts or services you have with us. This information can include:

- Name, address, Social Security number, and income
- Account balances and transaction history
- Credit history and credit scores

When you are no longer our member, we will not share your information except as permitted or required by law as described in this notice.

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 Port City Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Port City 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 report to credit bureaus	Yes	No
For our marketing purposes— to offer our products and services to you	Yes	No
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 nonaffiliates to market to you	No	We don't share

Questions?

Call (231) 725-3312, send us an email at memberservices@portcityfcu.com or write to us at: Port City Federal Credit Union, 460 West Laketon Avenue, Muskegon, MI 49441

See the reverse side for information on what we do and notice definitions.

Who We Are

Port City Federal Credit Union

What We Do

How does Port City 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. We also restrict access to nonpublic personal information about you to those employees and volunteers who need to know the information to provide products or services to you.
How does Port City Federal Credit Union collect my personal information?	We collect your personal information, for example, when you ■ open an account or apply for a loan ■ apply for any credit union service ■ you visit our website, provide us information on any online application or transaction, or information you send to us by email. ■ use your credit or debit card or pay your bills ■ make deposits to or withdrawals from your accounts We also collect your personal information from others, including credit bureaus or other companies.
Why can't I limit all sharing?	Federal law only gives you the right to limit information sharing as follows: ■ 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 laws and individual companies may give you additional rights to limit sharing.

Definitions

Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. ■ *Port City Federal Credit Union has no affiliates.*
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. ■ *Port City Federal Credit Union does not share with nonaffiliates so they can market to you, except for our joint marketing arrangements.*
Joint marketing	A formal agreement between Port City Federal Credit Union and a nonaffiliated financial company where we jointly market financial products or services to you. ■ *Our joint marketing partners include TruStage Insurance.*