

**FACTS****WHAT DOES PIONEER CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?**

<b>Why?</b>	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.
<b>What?</b>	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"> <li>■ Social Security number and checking account information</li> <li>■ account balances and account transactions</li> <li>■ payment history and credit scores</li> </ul>
<b>How?</b>	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 Pioneer Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Pioneer Credit Union share?	Can you limit this sharing?
<b>For our everyday business purposes—</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	<b>Yes</b>	<b>No</b>
<b>For our marketing purposes—</b> to offer our products and services to you	<b>Yes</b>	<b>Yes</b>
<b>For joint marketing with other financial companies</b>	<b>Yes</b>	<b>No</b>
<b>For our affiliates' everyday business purposes—</b> information about your transactions and experiences	<b>Yes</b>	<b>No</b>
<b>For our affiliates' everyday business purposes—</b> information about your creditworthiness	<b>No</b>	<b>We don't share</b>
<b>For our affiliates to market to you</b>	<b>Yes</b>	<b>Yes</b>
<b>For nonaffiliates to market to you</b>	<b>No</b>	<b>We do not share</b>

<b>To limit our sharing</b>	<ul style="list-style-type: none"> <li>■ Mail the <b>form</b> below, or drop it off at the Pioneer Credit Union office closest to you.</li> </ul> <p><b>Please note:</b></p> <p>If you are a <i>new</i> member, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our member, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>
-----------------------------	--

<b>Questions?</b>	Call 800-728-4294
-------------------	-------------------

**Mail-in Form**

<p><b>Only one signature required for joint accounts</b></p> <p><b>Note:</b> If you have previously completed an opt out notice with Pioneer Credit Union, you <u>do not</u> have to complete this form again.</p>	<p>Mark any/all you want to limit:</p> <p><input type="checkbox"/> Do not use my personal information to market me.</p> <p><input type="checkbox"/> Do not allow your affiliates to use my personal information to market to me.</p>	<p><b>Mail to:</b></p> <p>Pioneer Credit Union 825 Morris Ave Green Bay WI 54304</p>	
	Name		
	Address		
	City, State, Zip		
	Account #		
Signature			

## Who we are

Who is providing this notice?

Pioneer Credit Union

## What we do

How does Pioneer 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 Pioneer Credit Union collect my personal information?

We collect your personal information, for example, when you

- open an account or give us your contact information
- provide employment information or apply for a loan
- make deposits or withdrawals from your account

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 laws 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.

- *Our affiliates include a company with a common corporate identity of Pioneer Credit Union.*

**Nonaffiliates**

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

- *Pioneer Credit Union does not share with nonaffiliates so they can market to you.*

**Joint marketing**

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

- *Our joint marketing partners include an insurance company and a credit card company.*