

**FACTS****WHAT DOES PENTAGON FEDERAL CREDIT UNION (PENFED) 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 services you have with us. This information can include:

- Social Security number and account balances
- Credit history and payment history
- Transaction history and overdraft history

**How ?**

All financial companies need to share members' personal information to run their everyday business. In the section below, we will list the reasons financial companies can share their members' personal information, the reasons PenFed chooses to share, and whether you can limit this sharing.

Reasons we can share your personal information	Does PenFed 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	Yes	No
<b>For our marketing purposes—</b> to offer our products and services to you	Yes	No
<b>For joint marketing with other financial institutions</b>	Yes	No
<b>For our affiliates' everyday business purposes—</b> information about your transactions and experiences	Yes	No
<b>For our affiliates' everyday business purposes—</b> information about your creditworthiness	Yes	Yes
<b>For nonaffiliates to market to you</b>	Yes	Yes

**To limit our sharing**

- Call 800-247-5626
- Visit [www.penfed.org/optout](http://www.penfed.org/optout)

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. Call 800-247-5626

**Questions?**

## Who we are

Who is providing this notice?

PenFed

## What we do

How does PenFed 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 PenFed collect my personal information?

We collect your personal information, for example, when you

- open an account or deposit money
- pay your bills or apply for a loan
- use your credit or debit card

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.

Nonaffiliates

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

- *Nonaffiliated companies we share with can include insurance companies, direct marketing companies, non-profit organizations, and credit card networks.*

Joint marketing

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

- *Our joint marketing partners include investment, insurance, and credit card companies.*

## Other Information

**California:** Under California law, we will not share information we collect about CA residents with companies outside PenFed unless we have your consent or the law allows. We will limit sharing among PenFed entities to the extent required by California law. For information on our compliance with consumer rights laws, including the California Consumer Privacy Act (CCPA), please visit [www.penfed.org/privacy-policy](http://www.penfed.org/privacy-policy).

**Nevada:** We are providing this notice under Nevada state law. If you prefer not to receive marketing calls from PenFed, you may be placed on our internal Do Not Call List using the options above (see the "To limit our sharing" section, pg. 1). For more information on this Nevada law, contact the Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington Street, Suite 3900, Las Vegas, NV 89101; Phone: 702.486.3132; Email: [BCPINFO@ag.state.nv.us](mailto:BCPINFO@ag.state.nv.us).

**Vermont:** Under Vermont law, we will not share information we collect about VT residents with non-PenFed entities without your consent or unless the law allows. We also will not share your creditworthiness information with affiliates without your consent (this does not cover information about transactions or experiences, which may be shared with affiliates without consent).

