

FACTS**WHAT DOES PUBLIC SERVICE FEDERAL CREDIT UNION(PSFCU) 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?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> ■ Social Security number and ACCOUNT BALANCES ■ PAYMENT HISTORY and TRANSACTION OR LOSS HISTORY ■ and <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
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 PSFCU chooses to share; and whether you can limit this sharing.

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

Questions?	Call 732-805-900 or go to WWW.PSFCUNJ.COM
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Who we are

Who is providing this notice?

PUBLIC SERVICE FCU 619 UNION AVE
MIDDLESEX, NJ 08846

What we do

How does PSFCU 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 only work with companies that agree to maintain strong confidentiality protections on any data provided to them.

How does PSFCU collect my personal information?

We collect your personal information, for example, when you

- open an account or apply for a loan
- give us your income or use a debit card
- give us your employment information

We may also obtain information in the course of verifying information you have provided to us in an application or other form.

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.

Definitions

Affiliates

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

- *We have no affiliates*

Nonaffiliates

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

- *We share information with these types of nonaffiliates: insurance companies, plastic card processors, data processors, check printers, government agencies.*

Joint marketing

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

- *We do not have any joint marketing agreements.*

Other important information