

FACTS

WHAT DOES PHILADELPHIA 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 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:

- Social Security number and income-
- account balances and payment history
- credit history and credit scores

When You are *no longer* Our member, We continue to share Your information as described in this notice.

How? All financial companies need to share customers' personal information to run their everyday business. In the section below, We list the reasons financial companies can share their customers' personal information, the reasons Philadelphia Federal Credit Union chooses to share, and whether You can limit this sharing.

Reasons We can share Your personal information	Does the 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	NO
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 Our affiliates to market to You	NO	WE DON'T SHARE
For non-affiliates to market to You	NO	WE DON'T SHARE

Questions? Call (215) 934-3500 or write to Us at: 12800 Townsend Road, Philadelphia, PA 19154-1003

What We do

How does Philadelphia 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.
How does Philadelphia Federal Credit Union collect my personal information?	We collect Your personal information, for example, when You <ul style="list-style-type: none"> • 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 others.
Why can't I limit all sharing?	Federal law gives You the right to limit only <ul style="list-style-type: none"> • sharing for affiliates' everyday business purposes - information about Your creditworthiness • affiliates from using Your information to market You • sharing for non-affiliates to market 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 non-financial companies. Philadelphia Federal Credit Union does not share with Our affiliates.
Non-Affiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. Philadelphia Federal Credit Union does not share with non-affiliates so they can market You.
Joint Marketing	<p>A formal agreement between non-affiliated financial companies that together market financial products or services to You. Our joint marketing partners include categories of companies, such as:</p> <ul style="list-style-type: none"> • financial service providers • insurance companies



OFFICES

SERVICE CENTER
12800 Townsend Road
Philadelphia, PA 19154-1003

CENTER CITY PHILADELPHIA
1206 Chestnut Street
Philadelphia, PA 19107-4887

CENTER CITY PHILADELPHIA
1600 Arch Street, Lobby
Philadelphia, PA 19103-2028

NORTHEAST PHILADELPHIA
8025 Roosevelt Boulevard
Philadelphia, PA 19152-3017

NORTHWEST PHILADELPHIA
6707 Germantown Avenue
Philadelphia, PA 19119-2109

WEST PHILADELPHIA
5000 Baltimore Avenue
Philadelphia, PA 19143-3393

FISHTOWN
2136 E. Dauphin Street
Philadelphia, PA 19125

TEMPLE UNIVERSITY CAMPUS
Student Activities Center
13th Street and Montgomery Avenue
Philadelphia, PA 19122-2595

BLOOMSBURG, PA
1615 Columbia Boulevard
Bloomsburg, PA 17815-8898

SOUTH PHILADELPHIA
929 Snyder Avenue
Philadelphia, PA 19148

TELEPHONE NUMBERS

215-934-3500 in Philadelphia
1-800-832-PFCU in other areas
TDD for hearing impaired: 215-934-4000

Internet Web Site
www.pfcu.com

