

**FACTS**
**WHAT DOES PILLAR CREDIT UNION INC. 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

**How?**

All financial companies need to share member's personal information to run their everyday business. In the section below, we list the reasons financial companies can share their member's personal information; the reasons Pillar Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Pillar 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	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 companies</b>	No	No
<b>For our affiliates' everyday business purposes -</b> information about your transactions and experiences	No	No
<b>For our affiliates' everyday business purposes -</b> information about your creditworthiness	No	No
<b>For nonaffiliates to market to you</b>	Yes	Yes

**To limit our Sharing**

- Call us at 740/389-9960 and ask for the Marketing Department or
- Send us an e-mail to: [info@pillarcu.com](mailto:info@pillarcu.com)

**Please note:**

If you are a *new* member, we can begin sharing your information 7 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.

**Questions?**

Call **740/389-9960** or go to **[www.pillarcu.com](http://www.pillarcu.com)**

## Who we are

Who is providing this notice?	Pillar Credit Union, Inc.
-------------------------------	---------------------------

## What we do

**How does Pillar 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 measure include computer safeguards and secure files and buildings.

**How does Pillar Credit Union 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 ATM, 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?**

No information is shared for that account for either accountholder.

## Definitions

**Affiliates**

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

- Pillar Credit Union does not have any affiliates.

**Nonaffiliates**

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

- Insurance Companies
- Mortgage Companies
- Credit Card Companies
- Companies that provide services such data processing & statement printing.

**Joint marketing**

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

- Pillar Credit Union does not jointly market.

## Other important information

Pillar Credit Union utilizes reasonable policies and procedures that allow it to reasonably know the true identity of the requesting individual prior to providing personal information as required by state and federal laws. Information requests may be denied if questionable identification information is received.