



Our Privacy Policy

Pacific NW Federal Credit Union is committed to providing you financial products and services to help reach your financial goals. We are equally committed to protecting our member's privacy. This privacy notice explains how we collect, use and safeguard your account information.

Information We Collect and Disclose About You

The information that we collect from you and about you depends on the accounts and services you request. We collect nonpublic personal information about you from the following sources:

- We collect personal information we receive from you on any application you provide us, including credit union membership, EFT services, loans, and insurance. This information may include: name, address, social security number, birth date, phone number, employment and financial status, and credit history.
- We may request a credit report from a consumer-reporting agency upon request for membership or another service. We may retain the information and use it to help determine your eligibility for additional services.
- We may collect nonpublic personal information on any occasion that you make a transaction (including any ATM or card transactions, loan advances, Account Access, TESS or by phone center). Such information may include your account number, the date, amount, and location of the transaction, and other pertinent information.
- We may obtain information when you visit us online, including through online applications, account access, and email.

Limited Information Sharing

Sharing Information With Third Party Service Providers. In order for us to conduct the credit union's business, including servicing your account or processing your transactions, we need to share information with our service providers, including: data processing companies, check, ATM and other payment processing companies, payment networks, loan service providers, insurance companies, collection agencies, credit reporting agencies, and financial service providers with whom we have joint marketing agreements. These service providers act on our behalf and have agreed in writing to keep the member information we provide to them confidential. We share the following categories of information to third party service providers depending on the specific services provided:

- Personal information (name, address, and account number)
- Account information (type of accounts, account balances, and transaction history)
- Transaction information (dates, amounts, locations, and type of transaction)

We do not sell member information nor share your account numbers with independent third party marketers offering their products and services. While we may assist in offering financial products and services of our contracted

financial service providers, we control the member information used to make such offers.

Sharing Information as Legally Required or Permitted. We may share any member information of yours in response to a lawful request issued by a court, government agency, or regulatory authority or as permitted by law in order to administer or enforce your account. We may also share our experience information about you with credit bureaus. Our reporting to credit bureaus is governed by the Fair Credit Reporting Act, which affords you the right to make sure that your credit bureau reports are accurate.

If you terminate your membership with PNWFCU, we will not share the information we have collected about you, except where permitted or required by law.

Protecting the Privacy of Your Children

The financial services offered through our website are not directed toward children under the age of 13. We do not knowingly collect or solicit information from children. If we receive information from children online or by any other means, we will only use the information to respond directly to the child's request when appropriate. If you believe your child has given us information without your consent, please contact us so we can allow you to review, make changes, or delete the information.

How We Protect Your Information

We restrict access to nonpublic personal information about you to those employees who have a specific business purpose in utilizing your data. Our employees are trained in the importance of maintaining confidentiality and member privacy.

We maintain physical, electronic and procedural safeguards that comply with Federal regulations and leading industry practices to safeguard your nonpublic personal information. We continually search for innovative ways to increase the protection of your information. If you have any other questions regarding our Privacy Policy, please call our phone number listed on your statement.

What Can You Do To Protect Your Privacy?

- Protect your account numbers, card numbers and Personal Identification Numbers (PIN). Never keep your PIN with the card, and write it down sparingly.
- Keep your information with us current. If we detect potentially fraudulent or unauthorized activity on your account, we will attempt to contact you immediately. If your address or phone number changes, let us know.
- Use caution when disclosing your account numbers, social security numbers, or any other personal information. If someone calls you and asks you for any of this information, be very careful. Ask to call them back at the phone number listed on your statement or in the phone book.