



## PRIVACY POLICY

### FACTS: WHAT DOES PAHO/WHO FCU 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 Date of Birth
- Address and Income
- Payment History and Account Balances

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 members' personal information the reasons PAHO/WHO FCU chooses to share, and whether you can limit this sharing.

REASONS WE CAN SHARE YOUR PERSONAL INFORMATION	DOES PAHO/WHO FCU SHARE?	CAN YOU LIMIT THIS SHARING?
FOR YOUR 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 866-724-6328 OR GO TO [WWW.PAHOFKU.ORG](http://WWW.PAHOFKU.ORG)



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### WHO WE ARE:

WHO IS PROVIDING THIS NOTICE?  
PAHO/WHO FCU

#### WHAT WE DO

How does PAHO/WHO FCU 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 PAHO/WHO FCU collect my personal information?	We collect your personal information, for example, when you: <ul style="list-style-type: none"><li>• Open an account or apply for a loan</li><li>• Pay your bills or deposit money</li><li>• Use your debit or credit card</li></ul> We also collect information from others, such as credit bureaus.
Why can't I limit all sharing?	Federal law gives you the right to limit only: <ul style="list-style-type: none"><li>• Sharing for affiliates' everyday business purposes –information about your creditworthiness</li><li>• Affiliates from using your information to market to you</li><li>• Sharing for non-affiliates to market to you</li></ul> 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. <ul style="list-style-type: none"><li>• PAHO/WHO FCU does not have any affiliates</li></ul>
Non-Affiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"><li>• PAHO/WHO FCU does not share with non-affiliates</li></ul>
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"><li>• Examples where we share information under joint marketing agreements are: CUNA Mutual</li></ul>

#### OTHER IMPORTANT INFORMATION

**Privacy Notice:** Federal law requires us to tell you how we collect, share, and protect your personal information. Our privacy policy has not changed and you may review our policy and practices with respect to your personal information at [www.pahofcu.org/accounts/disclosures](http://www.pahofcu.org/accounts/disclosures) or we will mail you a free copy upon request if you call us at 866-724-6328.

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