## **FACTS**

## WHAT DOES PYRAMID 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 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 Pyramid Federal Credit Union

chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Pyramid Federal CreditUnion 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	NO
For our affiliates' everyday business purposes—information about your creditworthiness	NO	NO
For nonaffiliates to market to you	YES	YES

To li	mit
our	sharing

Call 520-795-7950 or write to us at PO Box 12100. Tucson AZ 85732-2100

Visit us online: www.pyramidfcu.org

## Please note:

If you are a *new* customer, we can begin sharing your information 30 days from the date we sent this notice. When you are *no longer* our customer, 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 520-795-7950 or go to memberservice@pyramidfcu.org

What we do How does PYRAMID 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.  We authorize our employees to get information about you only we they need it to do their work for us.  How does PYRAMID FCU 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 credit or debit card - We also collect your personal information from others such as or bureaus, affiliates, or other companies.  Federal law gives you the right to limit only - sharing for affiliates' everyday business purposes—informat about your creditworthiness - affiliates from using your information to market to you sharing for an account I hold jointly with someone else?  Pofinitions  What happens when I limit sharing for an account I hold jointly with someone else?  Pofinitions  Companies related by common ownership or control. They can infinancial and nonfinancial companies.  Pyramid Federal Credit Union does not share with affiliates.  Nonaffiliates  Companies not related by common ownership or control. They can infinancial and nonfinancial companies.  We disclose to non-affiliated companies only for our everyda business purposes such as to process transactions, maintain accounts, report to credit bureaus, or as otherwise permitted together market financial products or services to you.	ho we are	PYRAMID FEDERAL CREDIT UNION	
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 authorize our employees to get information about you only with the your did not their work for us.  How does PYRAMID FCU 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 credit or debit card  We also collect your personal information from others such as or bureaus, affiliates, or other companies.  Why can't I limit all sharing?  Federal law gives you the right to limit only — sharing for affiliates from using your information to market to you — sharing for nonaffiliates to market to you — sharing for nonaffiliates to market to you — sharing for an account I hold jointly with someone else?  Your choice will apply to everyone on your account.  Your choice will apply to everyone on your account.  Companies related by common ownership or control. They can be financial and nonfinancial companies.  Pyramid Federal Credit Union does not share with affiliates.  Nonaffiliates  Companies not related by common ownership or control. They can be financial and nonfinancial companies.  We disclose to non-affiliated companies only for our everyda business purposes such as to process transactions, maintain accounts, report to credit bureaus, or as otherwise permitted together market financial products or services to you.  Our joint marketing partners include insurance companies at financial service providers.	io is providing this notice?		
and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.  We authorize our employees to get information about you only withey need it to do their work for us.  We 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 credit or debit card  We also collect your personal information from others such as or 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—informat 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 rigilimit sharing.  What happens when I limit sharing for an account I hold jointly with someone else?  Pofinitions  Companies related by common ownership or control. They can I financial and nonfinancial companies.  Pyramid Federal Credit Union does not share with affiliates.  Nonaffiliates  Companies not related by common ownership or control. They of financial and nonfinancial companies.  We disclose to non-affiliated companies only for our everyda business purposes such as to process transactions, maintain accounts, report to credit bureaus, or as otherwise permitted together market financial products or services to you.  Our joint marketing partners include insurance companies at financial service providers.	hat we do		
they need it to do their work for us.  How does PYRAMID FCU 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 credit or debit card  We also collect your personal information from others such as or 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—informat about your creditworthiness - affiliates from using your information to market to you state laws and individual companies may give you additional rigilimit sharing.  What happens when I limit sharing for an account I hold jointly with someone else?  Your choice will apply to everyone on your account.  Companies related by common ownership or control. They can financial and nonfinancial companies.  - Pyramid Federal Credit Union does not share with affiliates.  Nonaffiliates  Companies not related by common ownership or control. They of financial and nonfinancial companies.  - We disclose to non-affiliated companies only for our everyde business purposes such as to process transactions, maintain accounts, report to credit bureaus, or as otherwise permitted.  Joint marketing  A formal agreement between nonaffiliated insurance companies at financial service providers.		and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.	
collect my personal information?  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 or 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—informat 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 rigilimit sharing.  What happens when I limit sharing for an account I hold jointly with someone else?  Vour choice will apply to everyone on your account.  Companies related by common ownership or control. They can infinancial and nonfinancial companies.  Pyramid Federal Credit Union does not share with affiliates.  Nonaffiliates  Companies not related by common ownership or control. They of financial and nonfinancial companies.  We disclose to non-affiliated companies only for our everydate business purposes such as to process transactions, maintain accounts, report to credit bureaus, or as otherwise permitted accounts, report to credit bureaus, or as otherwise permitted accounts, report to credit bureaus, or as otherwise permitted accounts, report to credit bureaus, or as otherwise permitted together market financial products or services to you.  Our joint marketing partners include insurance companies at financial service providers.			
- 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 or 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—informat about your creditworthiness - affiliates from using your information to market to you - sharing for nonaffiliates to market to you - sharing for nonaffiliates to market to you - state laws and individual companies may give you additional rig limit sharing.  What happens when I limit sharing for an account I hold jointly with someone else?  Your choice will apply to everyone on your account.  Definitions  Companies related by common ownership or control. They can infinancial and nonfinancial companies Pyramid Federal Credit Union does not share with affiliates.  Nonaffiliates  Companies not related by common ownership or control. They of financial and nonfinancial companies only for our everydabusiness purposes such as to process transactions, maintain accounts, report to credit bureaus, or as otherwise permitted.  Joint marketing  A formal agreement between nonaffiliated financial companies to together market financial products or services to you Our joint marketing partners include insurance companies and financial service providers.		We collect your personal information, for example, when you	
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—informat 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 rig limit sharing.  What happens when I limit sharing for an account I hold jointly with someone else?  Your choice will apply to everyone on your account.  Companies related by common ownership or control. They can financial and nonfinancial companies Pyramid Federal Credit Union does not share with affiliates.  Nonaffiliates  Companies not related by common ownership or control. They of financial and nonfinancial companies only for our everyda business purposes such as to process transactions, maintain accounts, report to credit bureaus, or as otherwise permitted  Joint marketing  A formal agreement between nonaffiliated financial companies the together market financial products or services to you Our joint marketing partners include insurance companies and financial service providers.	nect my personal information?	<ul> <li>Pay your bills or apply for a loan</li> </ul>	
Sharing for affiliates' everyday business purposes—informat 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 rig limit sharing.  What happens when I limit sharing for an account I hold jointly with someone else?  Poefinitions  Affiliates  Companies related by common ownership or control. They can financial and nonfinancial companies.  Pyramid Federal Credit Union does not share with affiliates.  Nonaffiliates  Companies not related by common ownership or control. They can financial and nonfinancial companies.  We disclose to non-affiliated companies only for our everydate business purposes such as to process transactions, maintain accounts, report to credit bureaus, or as otherwise permitted.  Joint marketing  A formal agreement between nonaffiliated financial companies the together market financial products or services to you.  Our joint marketing partners include insurance companies and financial service providers.		We also collect your personal information from others such as credit bureaus, affiliates, or other companies.	
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 rig limit sharing.  What happens when I limit sharing for an account I hold jointly with someone else?  Definitions  Affiliates  Companies related by common ownership or control. They can infinancial and nonfinancial companies Pyramid Federal Credit Union does not share with affiliates.  Nonaffiliates  Companies not related by common ownership or control. They of financial and nonfinancial companies We disclose to non-affiliated companies only for our everyda business purposes such as to process transactions, maintain accounts, report to credit bureaus, or as otherwise permitted  Joint marketing  A formal agreement between nonaffiliated financial companies the together market financial products or services to you Our joint marketing partners include insurance companies and financial service providers.	ny can't I limit all sharing?	Federal law gives you the right to limit only	
What happens when I limit sharing for an account I hold jointly with someone else?  Definitions  Affiliates  Companies related by common ownership or control. They can financial and nonfinancial companies.  - Pyramid Federal Credit Union does not share with affiliates.  Nonaffiliates  Companies not related by common ownership or control. They of financial and nonfinancial companies.  - We disclose to non-affiliated companies only for our everydate business purposes such as to process transactions, maintain accounts, report to credit bureaus, or as otherwise permitted.  Joint marketing  A formal agreement between nonaffiliated financial companies to together market financial products or services to you.  - Our joint marketing partners include insurance companies and financial service providers.		about your creditworthiness  affiliates from using your information to market to you	
Tour choice will apply to everyone on your account.  Pour choice will apply to everyone on your account.  They can be financial and nonfinancial companies.  Pyramid Federal Credit Union does not share with affiliates.  Companies not related by common ownership or control. They can be financial and nonfinancial companies.  Pyramid Federal Credit Union does not share with affiliates.  Companies not related by common ownership or control. They can be financial and nonfinancial companies.  We disclose to non-affiliated companies only for our everydate business purposes such as to process transactions, maintain accounts, report to credit bureaus, or as otherwise permitted.  Joint marketing  A formal agreement between nonaffiliated financial companies to together market financial products or services to you.  Our joint marketing partners include insurance companies are financial service providers.		State laws and individual companies may give you additional rights to limit sharing.	
Affiliates  Companies related by common ownership or control. They can financial and nonfinancial companies.  Pyramid Federal Credit Union does not share with affiliates.  Companies not related by common ownership or control. They of financial and nonfinancial companies.  We disclose to non-affiliated companies only for our everydate business purposes such as to process transactions, maintain accounts, report to credit bureaus, or as otherwise permitted.  Joint marketing  A formal agreement between nonaffiliated financial companies the together market financial products or services to you.  Our joint marketing partners include insurance companies and financial service providers.	an account I hold jointly with	Your choice will apply to everyone on your account.	
financial and nonfinancial companies.  Pyramid Federal Credit Union does not share with affiliates.  Companies not related by common ownership or control. They of financial and nonfinancial companies.  We disclose to non-affiliated companies only for our everydate business purposes such as to process transactions, maintain accounts, report to credit bureaus, or as otherwise permitted.  Joint marketing  A formal agreement between nonaffiliated financial companies the together market financial products or services to you.  Our joint marketing partners include insurance companies are financial service providers.	finitions		
Nonaffiliates  Companies not related by common ownership or control. They of financial and nonfinancial companies.  We disclose to non-affiliated companies only for our everydad business purposes such as to process transactions, maintain accounts, report to credit bureaus, or as otherwise permitted.  Joint marketing  A formal agreement between nonaffiliated financial companies the together market financial products or services to you.  Our joint marketing partners include insurance companies and financial service providers.	iliates	Companies related by common ownership or control. They can be financial and nonfinancial companies.	
financial and nonfinancial companies.  We disclose to non-affiliated companies only for our everydad business purposes such as to process transactions, maintain accounts, report to credit bureaus, or as otherwise permitted.  Joint marketing  A formal agreement between nonaffiliated financial companies the together market financial products or services to you.  Our joint marketing partners include insurance companies and financial service providers.		<ul> <li>Pyramid Federal Credit Union does not share with affiliates.</li> </ul>	
Joint marketing  A formal agreement between nonaffiliated financial companies the together market financial products or services to you.  Our joint marketing partners include insurance companies and financial service providers.	naffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies.	
together market financial products or services to you.  - Our joint marketing partners include insurance companies ar financial service providers.		<ul> <li>We disclose to non-affiliated companies only for our everyday business purposes such as to process transactions, maintain accounts, report to credit bureaus, or as otherwise permitted by law</li> </ul>	
financial service providers.	int marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you.	
Other important information		<ul> <li>Our joint marketing partners include insurance companies and financial service providers.</li> </ul>	
	her important information		