

2018

Pitney Bowes Employees
Federal Credit Union

Privacy Policy
(Effective March 1, 2018)

FACTS

WHAT DOES Pitney Bowes Employees Federal Credit Union (“PBEFCU”) 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 **Account Balances**
- **Credit History** and **Credit Card or Other Debt**
- **Overdraft History** and **Checking Account Information**

When you are *no longer* our customer, we continue to share your information as described in this notice.

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

Reasons we can share your personal information	Does PBEFCU 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	No	--
For joint marketing with other financial companies	No	--
For our affiliates’ everyday business purposes – information about your transactions and experiences	No	--
For our affiliates’ everyday business purposes – information about your credit worthiness	No	--
For nonaffiliates to market to you	No	--

Questions?

Call **800-356-5965** or go to www.pbefcu.com

Who we are

Who is providing this notice?

Pitney Bowes Employees Federal Credit Union (“PBEFCU”)

What we do

How does PBEFCU 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 PBEFCU collect my personal information?

We collect your personal information, for example, when you

- **Call us or Apply for Membership**
- **Email us or Use Your Credit or Debit Card**
- **Mail us**

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 credit worthiness
- 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.

Definitions

Affiliates

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

- **Pitney Bowes Employees Federal Credit Union (“PBEFCU”) has no affiliates.**

Nonaffiliates

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

- **PBEFCU does not share with nonaffiliates so that they can market to you.**

Joint marketing

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

- **PBEFCU does not engage in joint marketing.**

Definitions

PBEFCU restricts access to nonpublic information about members to those employees who need to know that information to provide products and services to these members. It is required that all officers, directors, members of committees and employees of PBEFCU hold in confidence all transactions of PBEFCU with its members and all information respecting their personal affairs, except when permitted by state or federal law. The PBEFCU also maintains physical, electronic and procedural safeguards that comply with federal regulations to guard the nonpublic personal information of members.