

FACTS

WHAT DOES Pinnacle 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: <ul style="list-style-type: none"> ■ Social Security number and address and income ■ account balance 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 Pinnacle Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Pinnacle FCU 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	Yes
For joint marketing with other financial companies	Yes	Yes
For our affiliates' everyday business purposes— information about your transactions and experiences	No	N/A
For our affiliates' everyday business purposes— information about your creditworthiness	No	N/A
For our affiliates to market to you	No	N/A
For nonaffiliates to market to you	Yes	Yes

To limit our sharing	<ul style="list-style-type: none"> ■ Call 732-225-1505 —our menu will prompt you through your choice(s) ■ Visit us online: www.pinnaclefcu.com ■ Mail the form below <p>Please note:</p> <p>If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>
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Questions?	Call 732.225.1505 or go to www.pinnaclefcu.com
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Mail-in Form	
To Limit our Sharing	Mark any/all you want to limit: <input type="checkbox"/> Do not use my personal information to market to me. <input type="checkbox"/> Do not allow joint marketing with other financial companies. <input type="checkbox"/> Do not share my personal information with non-affiliates to market their products and services to me.
Name	<input type="text"/>
Address	<input type="text"/>
City, State, Zip	<input type="text"/>
Mail To:	Pinnacle Federal Credit Union 135 Raritan Center Parkway Edison, NJ 08837

Who we are	
Who is providing this notice?	Pinnacle Federal Credit Union
What we do	
How does Pinnacle 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 Pinnacle FCU collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ■ open an account or deposit money ■ apply for a loan or pay your bills ■ use your credit or debit card <p>We also collect your personal information from others, such as credit bureaus, affiliates and other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> ■ 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 <p>State laws and individual companies may give you additional rights to limit sharing.</p>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account, unless notified otherwise.
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ <i>See List Below</i>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ■ <i>CUNA Mutual Group</i>
Other important information	
Pinnacle FCU NON-Affiliates: Wells Fargo, Allied Solutions, Federal Home Loan Bank, Alloya Federal Credit Union, Member Close, Online Resources, Electronic Payment Network, Financial Services, INC.	



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