

FACTS**WHAT DOES PEOPLE'S TRUST 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 income • Account balances and payment history • Credit history and credit scores
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 People's Trust Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does People's Trust Federal Credit Union 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	No	No
For our affiliates' everyday business purposes – Information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes – Information about your creditworthiness	No	No
For our affiliates to market to you	Yes	Yes
For non affiliates to market to you	Yes	Yes

To limit our sharing	<ul style="list-style-type: none"> • Call 713.428.3200 • Visit peoplestrustfcu.org or • Mail the form below <p>Please note: If you are a new member, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer a member, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.</p>
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Questions?	Call 713.428.3200 or go to peoplestrustfcu.org .
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Mail-in Form

If you have joint accounts, your choice will apply to all member numbers that you are associated with.	Mark any/all you want to limit:		Mail to: People's Trust FCU Attn: Privacy PO BOX 4511 Houston, TX 77210
	<input type="checkbox"/> Do not market to me and do not allow your affiliates to use my personal information to market to me.		
	<input type="checkbox"/> Do not share my personal information with nonaffiliates to market their products and services to me or for joint marketing.		
	Name		
	Address		
	City, State, Zip		
	Member Number(s)		

Who we are

Who is providing this notice?	People's Trust Federal Credit Union and its affiliates including but not limited to Signal Hill Financial Resources, Signal Hill Investment Services, and People's Trust Foundation.
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What we do

How does People's Trust Federal Credit Union protect my personal information?	We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.
How does People's Trust Federal Credit Union collect my personal information?	We collect nonpublic personal information about you from the following sources: <ul style="list-style-type: none"> • Information we receive from you on applications or other forms such as your name, address, social security number, assets, and income. • Information about your transactions with us, or others such as your account balance, payment history, parties to transactions, and credit card usage. • Information we receive from a consumer reporting agency such as your creditworthiness and credit history.
Why can't I limit sharing?	Federal law gives you the right to limit only <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 State laws and individual companies may give you additional rights to limit sharing.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.

Definitions

Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies <ul style="list-style-type: none"> • <i>Affiliates include but are not limited to Signal Hill Financial Resources, Signal Hill Investment Services, and People's Trust Foundation</i>
Nonaffiliates	Companies not affiliated by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • <i>Nonaffiliates we share with can include mortgage companies, insurance companies, direct marketing companies, and nonprofit organizations</i>
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> • <i>Our joint marketing partners can include mortgage companies, insurance companies, direct marketing companies, and nonprofit organizations.</i>

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