

FACTS

WHAT DOES P1FCU 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?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> <li style="display: inline-block; width: 45%;">● Social Security number <li style="display: inline-block; width: 45%;">● Credit history <li style="display: inline-block; width: 45%;">● Account balances <li style="display: inline-block; width: 45%;">● Account transactions <li style="display: inline-block; width: 45%;">● Payment history <li style="display: inline-block; width: 45%;">● Employment information 	
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 P1FCU chooses to share; and whether you can limit this sharing.	
Reasons we can share your personal information	Does P1FCU 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	We don't share
For joint marketing with other financial companies	Yes	Yes
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 nonaffiliates to market to you	No	We don't share
To limit our sharing	<ul style="list-style-type: none"> ● Call Toll-free 800-843-7128 - our menu will prompt you through your choice(s) ● Mail the enclosed form <p>Please note: If you are a <i>new</i> member, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> 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>	
Questions?	Call (208) 746-8900 or 1-800-843-7128 or go to www.p1fcu.org	

Who We Are	
Who is providing this notice?	P1FCU means Potlatch No. 1 Financial Credit Union.
What We Do	
How does P1FCU 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 also maintain other physical, electronic and procedural safeguards to protect this information and we limit access to information to those employees for whom access is appropriate.
How does P1FCU collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> ● Apply for a loan ● Give us your employment history ● Give us your contact information ● Give us your wage statements ● Show your driver's license 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 <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 non-financial companies. <ul style="list-style-type: none"> ● <i>P1FCU has no affiliates.</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> ● <i>P1FCU does not share with nonaffiliates so they can market to you.</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 include Credit Card companies, Reward Card companies and Insurance companies.</i>

Mail-in Form									
	Mark any/all you want to limit:								
	<input type="checkbox"/> Do not share my personal information with joint marketers to market their products and services to me.								
	<table border="1"><tr><td>Name</td><td></td></tr><tr><td>Address</td><td></td></tr><tr><td>City, State, ZIP</td><td></td></tr><tr><td>Account #</td><td></td></tr></table>	Name		Address		City, State, ZIP		Account #	
	Name								
	Address								
City, State, ZIP									
Account #									

Mail To: Potlatch No. 1 Financial Credit Union
P.O. Box 897
Lewiston, ID 83501

