



**PREMIER SOURCE CREDIT UNION**

232 North Main Street \* East Longmeadow, MA 01028

Rev. 6/16

**FACTS**

**WHAT DOES PREMIER SOURCE 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
- Account Balances
- Transaction or loss history
- Overdraft History
- Account Transactions
- Checking Account 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 Premier Source Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Premier Source Credit Union share?	Can you limit this sharing?
<b>For our everyday business purposes-</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes-</b> to offer our products and services to you	Yes	No
<b>For joint marketing with financial companies-</b>	Yes	No
<b>For our affiliates’ everyday business purposes-</b> Information about your transactions and experiences	No	We Don’t Share
<b>For our affiliates’ everyday business purposes-</b> Information about your creditworthiness	No	We Don’t Share
<b>For our affiliates to market to you</b>	No	We Don’t Share
<b>For non-affiliates to market to you</b>	No	We Don’t Share

**Questions?**

Call 413-525-2002 or go to [bankatpremiersource.com](http://bankatpremiersource.com) or by mail at 232 North Main Street, East Longmeadow, MA 01028

What we do	
<b>How does Premier Source Credit Union protect my personal information?</b>	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.
<b>How does Premier Source Credit Union collect my personal information?</b>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>▪ open an account or deposit money</li> <li>▪ pay your bills or apply for a loan</li> <li>▪ make deposits or withdrawals from your account</li> <li>▪ give us your income information or provide employment information</li> <li>▪ give us your wage statements or provide your mortgage information</li> <li>▪ show your government-issued ID or show your driver's license</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
<b>Why can't I limit all sharing?</b>	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>▪ Sharing for affiliates' everyday business purposes-information about your creditworthiness</li> <li>▪ affiliates from using your information to market to you</li> <li>▪ sharing for non-affiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>

Definitions	
<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> <li>▪ Premier Source Credit Union has no affiliates</li> </ul>
<b>Non-affiliates</b>	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> <li>▪ Premier Source Credit Union does not share with non-affiliates so they can market to you, except for our joint marketing arrangements</li> </ul>
<b>Joint Marketing</b>	<p>A formal agreement between non-affiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>▪ Premier Source Credit Union joint marketers may include investment advisors, other financial services companies, insurance companies, such as CUNA Mutual Group and advertising/marketing agencies</li> </ul>

### Other Important Information

**For Massachusetts Members-** We will not share personal information from deposit or share relationships with nonaffiliates either for them to market to you or for joint marketing-without your authorization. If you give us written permission to share information about your electronic fund transfers, such permission will expire after 45 days.