

Privacy Policy

Facts	WHAT DOES PINNACLE 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, payment history • Credit history and credit score
How?	All financial companies need to share customers'/members' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers'/members' personal information; the reason Pinnacle Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Pinnacle 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.	YES	YES
For our affiliates' everyday business purposes – information about your transactions and experiences.	YES	YES
For our affiliates; everyday business purposes – information about your creditworthiness.	YES	NO
For our affiliates to market to you.	YES	YES
For non-affiliates to market to you.	N/A	N/A
To limit our sharing	Call 404-888-1648. Please note: If you are a new member, we can begin sharing your information thirty (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.	
Questions	Call 404-888-1648 or 706-485-2039.	
Who We Are		
Who is providing this notice?	Pinnacle Credit Union	
What We Do		
How does Pinnacle Credit Union Protect 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 Credit Union collect my personal information?	We collect your personal information, for Example, when you <ul style="list-style-type: none"> • Open an account or deposit money 	

	<ul style="list-style-type: none"> • Pay your bills or apply for a loan • Use your credit or debit card <p>We also collect your personal information from others, such as credit bureaus, affiliates, or 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 non-affiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • Credit Union Financial Services (CUFS) who provides mortgages services.
Non-Affiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • CUNA Mutual who provides insurance products and services
Joint Marketing	<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"> • N/A
Other Important Information	
<p>We restrict access to non-public personal information about you to those employees who have a specific business purpose in utilizing our data. Our employees are trained in the importance of maintaining confidentiality and member privacy. We maintain physical, electronic and procedural safeguards that comply with federal regulations and lending industry practices to safeguard your non-public personal information.</p>	