

WHAT DOES POWER FINANCIAL 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 Power Financial Credit Union’s Privacy Policy.

WHAT?

The types of personal information we collect and share depend on the accounts or services you have with us. This information can include:

- Social Security number and employment information
- Account transactions, payment history and wire transfer instructions
- Credit history and credit scores

When you are no longer our member, we will not share your information except as permitted or required by law as described in this notice.

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 Power Financial Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information. Does PFCU share?	Does PFCU 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	No
For joint marketing with other financial companies	Yes	No
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 affiliates to market to you	No	We Don’t Share
For non-affiliates to market to you	No	We Don’t Share

WHAT WE DO

How does Power Financial Credit Union 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 restrict access to nonpublic personal information about you to employees and volunteers who need to know the information to provide products or services to you. We maintain physical, electronic and procedural safeguards to protect this information.

How does Power Financial Credit Union collect my personal information?

We collect your personal information, for example, when you:

- Open an account or apply for a loan
- Apply for any credit union service
- Visit our website, provide us information on any online application or transaction, or information you send to us by email
- Use your credit or debit card or pay your bills
- Make deposits to or withdrawals from your accounts
- Tell us about your investment or retirement portfolio

We also collect your personal information from others, including credit bureaus or other companies.

Why can’t I limit all sharing?

Federal law only gives you the right to limit information sharing as follows:

- 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. (However, we do not have any affiliates with whom we share any information.)

DEFINITIONS

Affiliates

Companies related by common ownership or control. They can be financial and non-financial companies.

- Power Financial Credit Union has no affiliates.

Non-Affiliates

Companies not related by common ownership or control. They can be financial and non-financial companies.

- Power Financial Credit Union does not share with non-affiliates so they can market to you, except for our joint marketing arrangements.

Joint Marketing

A formal agreement between Power Financial Credit Union and a non-affiliated financial company where we jointly market financial products or services to you.

- Our joint marketing partners include credit card companies, financial services and insurance companies.

OTHER IMPORTANT INFORMATION

Protecting Children's Private Information:

Our online financial services are not designed for or directed toward children. We do not knowingly solicit or collect data from children and we do not knowingly market to children online. We recognize that protecting children's identities and online privacy is important. That responsibility rests with us and with parents.

Privacy Policy Changes:

While we reserve the right to amend this Privacy Policy at anytime, you can always review the current version at PowerFi.org.

Geolocation Information User Privacy:

Our Power Financial Credit Union online and mobile banking app periodically collects, transmits, and uses geolocation information to support features that prevent fraudulent card use and alerts, but only if you expressly authorize collection of such information. You may choose whether geolocation information can be monitored on a continuous basis in the background, only while the app is being used, or not at all. You can change your location permissions at any time in your device settings.

Additional Digital Banking Privacy Information:

Certain features (such as payment services) of your Power Financial Credit Union online and mobile banking applications need to access your device's contacts in order to complete transactions efficiently. In addition, some features require access to your camera (for facial recognition or for mobile deposit). In addition, the Power Financial Credit Union mobile banking app also may periodically collect, transmit, and use geolocation information to support features that prevent fraudulent card use and alerts, but only if you expressly authorize collection of such information. You may choose whether geolocation information can be monitored on a continuous basis in the background, only while the app is being used, or not at all. You can change these permissions at any time in your device settings. Data that we collect through these features is only used to perform the transactions or provide the services you have requested.

Deletion of Mobile Banking App:

Mobile banking app users may request deletion of their mobile banking user profile at any time by emailing us at securelink@powerfi.org. Deleting a user profile does not impact a user's credit union accounts. The Credit Union may retain information collected through the mobile app about the user, the user's credit union accounts and transactions and the Credit Union may use and disclose such information in accordance with this Privacy Policy.

QUESTIONS?

Call 800.548.5465 or go to PowerFi.org or write to us at:

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This credit union is federally insured by the National Credit Union Administration and is an Equal Opportunity Housing Lender.