



FACTS	WHAT DOES PLUS CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?
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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 Plus Credit Union’s Privacy Policy.
What?	<p>The types of personal information we collect and share depend on the product or service you have with us.</p> <p>This information can include:</p> <ul style="list-style-type: none"> • Name and Address • Social Security number and income • Account balances and payment history • Account transactions and checking account information <p>When you are no longer our member, we continue to share your information as described in this notice.</p>
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 member’s personal information; the reasons Plus Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Plus 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	No	We don’t share
For joint marketing with other financial companies	No	We don’t share
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 credit worthiness	No	We don’t share
For non-affiliates to market to you	No	We don’t share



Who we are	
Who is providing this notice?	IBEW Plus Credit Union dba Plus Credit Union

What we do	
How does Plus 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.
How does Plus Credit Union collect my personal information?	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> • Open an account or deposit money • 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

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and non-financial companies. Plus Credit Union has no affiliates.
Non-Affiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. Plus Credit Union does not share with non-affiliates so they can market to you.
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. Plus Credit Union does not participate in Joint Marketing.

Questions?	Call toll-free 1-877-871-4746 or (702) 871-4746 or go to www.pluscu.org
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