

# Privacy Policy 2025

FACTS	WHAT DOES PERU FEDERAL 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?	<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>▪ Social Security number and account balances</li> <li>▪ Payment history and share draft account information</li> <li>▪ Credit history and transaction or loss history</li> </ul> <p>When you are no longer a 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 reason financial companies can share their members' personal information; the reasons Peru Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Peru Federal 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 other financial companies –</b>	YES	YES
<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 credit worthiness	NO	We don't share
<b>For our affiliates to market to you</b>	YES	YES
<b>For nonaffiliates to market to you</b>	NO	We don't share
<b>To limit our sharing</b>	<ul style="list-style-type: none"> <li>▪ Call (518) 643-9915</li> <li>▪ Visit us online: <a href="http://www.perufcu.com">www.perufcu.com</a></li> </ul> <p><b>Please note:</b> If you are a new member, we can begin sharing your information 30 days or more, if applicable, from the date we sent this notice. When you are no longer our member, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>	
<b>Questions?</b>	Call 518-643-9915 or 866-690-9900 or go to <a href="http://www.perufcu.com">www.perufcu.com</a>	

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Who we are	
Who is providing this notice?	Peru Federal Credit Union PO Box 565, Peru, New York 12972
How does Peru Federal 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 Peru Federal Credit Union collect my personal information?	<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>▪ apply for a loan or pay your bills</li><li>▪ use your VISA debit/check card</li></ul> <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"><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 nonaffiliates to market to you</li></ul> <p>State laws and individual companies may give you additional rights to limit sharing.</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"><li>▪ PFCU does share with CUNA Mutual Group so they can market to you.</li></ul>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial or non financial companies.</p> <ul style="list-style-type: none"><li>▪ PFCU does not share with nonaffiliates so they can market to you.</li></ul>
Joint Marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"><li>▪ PFCU does have a joint marketing agreement with CUNA Mutual Group.</li></ul>
Other important information	

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## **Your Right to Receiving or Cancelling text Communications**

### **Description**

Mountain Valley FCU, through third-party service providers, may use a phone provider to deliver text messages to you. Mountain Valley FCU text messages are intended to answer your questions and provide you with marketing and loan/mortgage information regarding Mountain Valley FCU programs and other information about the Mountain Valley FCU.

### **OPT IN**

Receive updates from Mountain Valley FCU through your mobile device. Text JOIN to 518.643.9915 to receive a reply text message. Message and data rates may apply.

### **COST**

Message and data rates may apply to each text message sent or received in connection with Mountain Valley FCU text messages, as provided in your mobile telephone service rate plan (please contact your mobile telephone carrier for pricing plans), in addition to any applicable roaming charges. Mountain Valley FCU does not impose a separate fee for sending Mountain Valley FCU text messages; however, you are responsible for any fees imposed by your mobile carrier of any kind whatsoever.

### **STOP Information**

Text STOP, END, CANCEL, UNSUBSCRIBE, or QUIT to 518.643.9915 to stop receiving text communication from Mountain Valley FCU (you will receive a confirmation text).

### **HELP Information**

For additional information, text HELP to Mountain Valley FCU.