

**PIEDMONT ADVANTAGE CREDIT UNION**  
**Privacy Policy Notice to Members**

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## **Section 1      PURPOSE**

At Piedmont Advantage, we realize that the most basic element of our relationship with our members is trust. We value this trust, and you can remain confident that we always have and always will protect your privacy through careful administration of your non-public personal information. We are now simply educating our members as to how we collect, use, and safeguard your personal and financial information. We are disclosing to you, our members, a copy of this policy as a part of a federal regulation that requires all financial institutions to issue copies of their privacy policy. Throughout this policy statement, the word “information” refers to personal information that may not be publicly available, the word “you” refers to credit union members and/or former members, and the word “we” refers to Piedmont Aviation Credit Union. We pledge to protect your financial and personal information by adhering to the following privacy policy.

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## **Section 2      INFORMATION WE COLLECT**

We only collect information about our members for lawful business practices as necessary to provide you with competitive products and services to meet your financial needs. We maintain strict procedural protections to safeguard your information. We collect information about members from the following sources:

- Information we receive from you on membership and loan applications and other forms such as your name, address, social security number, assets, and income.
- Information about your transactions with us, our affiliates, and others such as your account balance, payment histories, parties to your transactions, and credit card usage.
- Information we receive from a consumer reporting agency, such as your credit history.
- Information obtained from current or past employers or other institutions where you conduct financial transactions when we verify data you provide.
- To comply with the USA Patriot Act, Piedmont Advantage may now obtain a copy of all new members drivers license or similarly identifying documentation to verify the accuracy of the information obtained on account applications.

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## **Section 3      INFORMATION WE DISCLOSE**

We generally do not provide any non-public personal information about our members or former members, except as permitted by applicable law. Our commitment to provide you with quality products and services to meet your financial needs necessitates that we occasionally share information about you to complete your transactions, and to provide you with certain financial opportunities. For instance, this includes companies that assist us in marketing efforts, investment counseling, insurance services, check printing, processing ATM, debit, and credit card transactions, and member mailings. We hold service providers to the same standards of confidentiality and privacy we follow.

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## **Section 4 HOW WE PROTECT YOUR INFORMATION**

Piedmont Advantage pledges to take all reasonable precautions to protect the information you provide us. We restrict access to information about you to those employees who need to know that information to provide products and services to you. We maintain physical, electronic and procedural safeguards that comply with federal regulations and industry standards to protect your non-public personal information. Occasionally, PACU may be required by law to disclose non-public information for governmental or judicial purposes.

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## **Section 5 NOTICES, JOINT RELATIONSHIPS, AND MODIFICATIONS**

PACU will provide all legally applicable notices to the member listed first on any application, agreement, or other document. Piedmont Advantage reserves the right to modify this privacy policy at any time without notice other than expressly required by applicable law.

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## **Section 6 HOW YOU CAN PROTECT THE SECURITY OF YOUR INFORMATION**

As a member/owner of Piedmont Advantage there are practices you can routinely follow to safeguard your own information:

- Review your account statements carefully and timely.
- Report seemingly inaccurate information immediately.
- Maintain your records in a secure manner.
- Keep all passwords, PIN numbers, and access codes confidential.
- Log-off after visiting on-line secure web sites such as home banking, brokerage, or sites where purchases are made on-line.

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## **Section 7 ADMINISTRATION OF PRIVACY POLICY**

- All new members will receive a written copy of our Privacy Notice in their new member packet, whether mailed or hand delivered.
- The privacy notice will be posted on the credit union's website. Members will receive regular communications that the privacy notice is available online or a hard copy, upon request.
- Copies of the Privacy Policy disclosure will be maintained for examination and distribution by all front-line personnel.

➤ **Annual Review Dates: November 28, 2023; November 29, 2022; November 23, 2021; November 26, 2019**

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