

| | |
|--------------|---|
| FACTS | WHAT DOES PUERTO RICO EMPLOYEE GROUPS FEDERAL CREDIT UNION DO WITH YOUR PERSONAL INFORMATION |
|--------------|---|

| | |
|-------------|---|
| WHY? | Financial companies choose how they share your personal information. Federal law gives consumer 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"> • Social Security Number and income • Account balances and payment history • Credit history and credit score |
|--------------|--|

| | |
|-------------|--|
| HOW? | All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customer personal information; the reasons Puerto Rico Employee Groups chose to share; and whether you can limit this sharing. |
|-------------|--|

| Reasons we can share your personal information | Does Puerto Rico Employee Groups Share | Can you limit this sharing? |
|--|--|-----------------------------|
| For our everyday business purpose – 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 institutions | NO | NO |
| For our affiliates' everyday business purposes – Information about your transactions and experiences | NO | YES |
| For our affiliates' everyday business purposes – Information about your creditworthiness | NO | YES |
| For our affiliates to market to you | NO | YES |
| For nonaffiliates to market to you | NO | NO |

| | |
|-------------------|---|
| Questions? | Call 787-782-4050 or go to www.premployeesfcu.com |
|-------------------|---|

| WHO WE ARE | |
|-------------------------------|--|
| Who is providing this notice? | Puerto Rico Employee Groups Federal Credit Union |

| WHAT WE DO | |
|---|--|
| How does Puerto Rico Employee Groups 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 Puerto Rico Employee Groups 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 • Apply for a loan • Apply for insurance <p>We also collect your personal information from others, such as a credit bureaus, affiliates, or other companies.</p> |
| Why can't 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 purpose information about your creditworthiness • Affiliates from using your information to market to you • Sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p> |
| What happens when I limit sharing for an account, I hold jointly with someone else? | Your choices will apply to everyone on your account. |

| DEFINITIONS | |
|-----------------|--|
| Affiliates | Companies related by common ownership or control. They can be financial and nonfinancial companies. |
| Nonaffiliates | <p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • Puerto Rico Employee Groups does not share information |
| 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"> • Puerto Rico Employee Groups does not share information |