

## GRAMM-LEACH-BLILEY ACT PRIVACY NOTICE

Palace City Federal Credit Union is proud to be part of the financial cooperative that has been providing product and services to you. Palace City Federal Credit Union wants you to know about the information it collects about you, and about how this information might be used. Palace City Federal Credit Union appreciates the trust that you have place in us, and we will protect that trust by continuing to respect the privacy of all our members.

### INFORMATION WE COLLECT

We collect nonpublic information about you from applications, transactions, and payment history on your account, or it may come from an outside source such as your Credit Bureau report on creditworthiness and credit history.

### INFORMATION WE DISCLOSE

We may disclose all of the nonpublic information about you we collect as described above.

### WHO MAY RECEIVE THIS INFORMATION

The only employees or companies who can access your private personal information are those who use it to service your account or provide services to you or to us, such as insurance agents, mortgagors, securities. Companies that perform marketing services on our behalf and/or to other financial institutions with whom we have joint marketing agreements. We may also disclose nonpublic personal information about you to non-affiliated third parties as permitted by law.

### OUR SECURITY MEASURES

We maintain physical, electronic and procedural safeguard that complies with Federal regulations to guard your nonpublic personal information.

### YOU MAY OPT OUT

If you prefer that we do not disclose nonpublic information about you to nonaffiliated third parties, you may opt out of those disclosures, that is you may direct us not to make those disclosures (other than disclosures permitted by law). Non-members joint account holder, co-borrowers and guarantors may exercise this right to opt out. For joint account holders, we will treat an opt-out request as applying to everyone listed on the account unless you direct us otherwise. If you wish to opt out of our disclosures to non-financial companies such as retailers, direct marketers, and publishers or others such as non-profit organizations, you may call our office or mail your request to us as follows:

Palace City Federal Credit Union  
720 W. Havens  
Mitchell, SD 57301

605-996-9211