

WHAT DOES PROGRESSIVE CREDIT UNION (PCU) DO WITH YOUR PERSONAL INFORMATION?

Why?	Progressive Credit Union is committed protecting the privacy of our members. This disclosure describes how we collect, share and protect your personal information. You have the right to limit some but not all sharing. Please read this policy carefully to understand what we do.
What?	<p>The types of personal information that 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 Transaction History • Account Balances and Transaction or Loss History • Payment History and Credit History <p><i>When you are no longer our member, we may continue to share your information as described in this notice.</i></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 members' personal information, the reasons PCU chooses to share, and whether you can limit this sharing.
PCU Contact Info	<p>If you have questions, please contact Progressive Credit Union:</p> <p>By phone: (212) 695-8900 By mail: 131 West 33rd Street, 7th Floor, New York, NY 10001.</p>

Reasons we can share your personal information	Does Progressive Credit Union share?	Can you limit this sharing?
For our everyday business purposes – such as to process your transactions, maintain your accounts, report to court orders and legal investigations, or to 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 companies or our business partners	Yes	No
For our affiliates' everyday business purposes – information about your transactions and experiences	No	We do not share
For our affiliates everyday business purposes – information about your credit worthiness	No	We do not share
For non-affiliates to market to you	No	We do not share

<i>What we do</i>	
How does PCU 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. We also maintain other physical, electronic and procedural safeguards to protect this information and we limit access to information to those employees for whom access is appropriate.
How does PCU collect my personal information?	We collect your personal information, for example, when you: <ul style="list-style-type: none"> • <i>Open an account;</i> • <i>Apply for a loan;</i> • <i>Make a wire transfer or</i> • <i>Provide account information.</i> <i>We also collect your personal information from others, such as credit bureaus, affiliates or other companies.</i>
Why can't I limit all sharing?	Federal law gives you the right to limit only <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; and • sharing for nonaffiliates to market to you. State laws and individual companies may give you additional rights to limit sharing.
<i>Definitions</i>	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • PCU has no affiliates
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • PCU does not share with nonaffiliates.
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> • PCU has a formal agreement with CUNA Mutual Group.
<i>Other Important Information</i>	
<p>For Alaska, Illinois, Maryland and North Dakota Customers. We will not share personal information with nonaffiliates either for them to market to you or for joint marketing - without your authorization.</p> <p>For California customers. We will not share personal information with nonaffiliates either for them to market to you or for joint marketing - without your authorization. We will also limit our sharing of personal information about you with our affiliates to comply with all California privacy laws that apply to us.</p> <p>For Massachusetts, Mississippi, and New Jersey Customers. We will not share personal information from deposit or share relationships with nonaffiliates either for them to market to you or for joint marketing - without your authorization.</p> <p>For Vermont Customers. We will not share personal information with nonaffiliates either for them to market to you or for joint marketing - without your authorization, and we will not share personal information with affiliate's about your creditworthiness without your authorization.</p>	

Last Updated 3/2017

Internet Privacy Policy

The privacy of your information is important to us. We strive to protect your personal information regardless of how we interact with you, be it in person, on the telephone, or through one of our electronic service channels (ie ATMs or the internet).

This policy explains how we may collect information from our members when they use our online financial services or visit our web site.

Definitions:

Member Information: Member information refers to personally identifiable information about a member, potential member, or former Progressive Credit Union member.

Cookies: A cookie is a small file sent by a web server and stored on your devices hard drive, computer memory or in your browser. Cookies can be used to establish user preferences on a web site; they can serve as a form of user identification or aid in making online purchases. Cookies can be used to help web sites recognize return visitors allowing for a customized web site experience. Cookies are important in secure Internet banking.

Internet Protocol (IP) Address: An IP address is a unique address that devices use in order to identify and communicate with each other on a computer network. An IP address can be thought of as a phone number on a cell phone. An IP address uniquely identified a specific computer or network device on a network. Progressive may use IP addresses to monitor user activity (system access and logins) and for identification purposes, when necessary, for security investigations.

Service Provider: Various third party providers may be used to provide you services. Services can range from, but may not be limited to, web site access to online banking. These third party providers are referred to as Service Providers.

“Session” Cookies: This is a special type of cookie (see above). They are used to monitor web site session activity within Internet banking products. These cookies are encrypted so that they can be read only by the web site that issued it. In Internet banking, session cookies typically do not get written to the hard drive, but rather are stored in memory. When you close your browser or log out of the web site, the session cookie is destroyed. A new cookie is issued each time you log into the site. That way, nobody can use a prior cookie to access your information. Personal information is not stored in or collected from session cookies.

Information Collection Policy:

Progressive credit union does not solicit nor collect personally identifiable information from casual usage of our web site. Casual usage is the browsing of our pages. Information is only collected if you voluntarily and knowingly provide us with that information. For example, if you send us an email or complete an online form or application. If you do provide this information, it is solely used internally and for the purpose it was provided.

Online Information Sources:

- Information you provide in emails, applications or other forms
- Information regarding your transactions through any of the services we provide
- Information we receive from credit bureaus
- Information that may be electronically generated when you visit or use any of our online or electronic services.

Service providers hosting our web site or other electronic services may collect general information regarding our web site or electronic services users for security and statistical purposes. Such information may include but is not limited to:

- The internet address of the web site which brought you to our website (referring site address)
- Date and time of site or service access
- Name and version of your web browser
- Your internet address
- The pages visited or services used
- The duration of your visit or onsite session

Service providers may use cookies to collect information. In some cases, you may be required to accept cookies in order to use these services. Please be aware that you do NOT need to accept cookies from third part advertisements.

Uses of Collected Information:

Collected information may be disclosed to service providers acting on our behalf in order to provide online services. These services may include but are not limited to:

- Online banking and bill pay
- Disclosure of member information may occur when required or permitted by law. Examples include disclosure for a subpoena or other legal process, fraud prevention or security investigations
- We may also share your information outside the credit union, with your consent, for things such as when you request information for a specific product or service such as insurance or services from other third party financial service providers
- We may also disclose aggregate information with service providers or financial institutions that perform marketing and research on our behalf and with whom we have joint marketing agreements. Are contracts require that these providers protect the confidentiality of your member information to the extent that we must. Aggregated information does not include personally identifiable information.
- We do not disclose any information about our members, former members or electronic services visitors to anyone except as permitted or required by law.
- Progressive Credit Union does not sell **any** of your personal information.

Progressive Credit Union's Email Policy:

As a member, we may send email (or regular mail) marketing for various products and service offered by Progressive Credit Union or one of our service providers. You have the opportunity opt-out of these offers by calling Progressive Credit Union at 212-695-8900.

Please note that we may also include, as part of these emails, important account or service updates such as an updated Privacy Policy.

Protecting Yourself:

While the internet, email, and social networking sites may be convenient, provide service and value to you, they can be abused by criminals for scams and other fraudulent purposes. Here are a few tips to better protect yourself while using the internet.

“Phishing emails” are frequently used by criminals to either get you to:

- Visit a fraudulent website where the criminals try and get you to provide personal information. This information could include your social security number, account number, online banking password or any other piece of information that is unique to you. These fraudulent web sites may look legitimate but may also contain viruses or malware that are downloaded to your PC.
- The email may provide an attachment that, when opened, will infect your PC with a virus allowing the criminal to either retrieve data or shadow your online sessions, stealing your information as you use it.

How do you protect against these?

- Be methodical in your email review, read the entire email, to include the sender name and email address. Many phishing emails will use an email address that looks valid but isn't. For example, An email addressed from MSR@Progresssivecu.org should put you on alert. Did you catch the misspelling of Progressive (the extra 's')?
- A blank subject line should also put you on alert. This is an attempt to get around your virus and spam software.
- Be wary of links in an email. These can be used to send you to a malicious web site.
- Emails asking for personal information should immediately be suspect. Progressive Credit Union will **NEVER** ask you for personal information by email.

Other Safety Tips:

- Bookmark your favorite web sites, especially your financial services web sites. Use your bookmarks to visit these sites and not links you may find on the internet or from email.
- Before entering any personal information on a web site, look for a lock symbol on the address bar. If you don't see a lock, look to see that the address begins with https and not just http. The lock and https indicate a secure (safe) connection. If you see a lock, click on it and review the

certificate information. This information is to help provide assurance to you that you are on the web site you expect to be on and not a malicious copy.

- Make sure your web browser is up to date. Make sure you use the anti-phishing tools provided (if available in your browser).
- Make sure you have properly working security software installed (antivirus, antimalware software). Make sure it is up to date.
- If you need to send Progressive Credit Union and email, do **not** include any personal or sensitive information. If you must send us this information via email, please visit our web site and click on the "Send us a secure email" link. This will allow you to send us a secure email using our Zix secure email gateway. For more information, visit our website and read the Zix and You document found on the Important Forms web page.
- If you think you may have received a fraudulent email from Progressive Credit Union, please give us a call at 212-695-8900.
- Protect your account numbers, plastic card numbers, PINs (personal identification numbers) or passwords
- Never keep your PIN with your card as this can provide access to your accounts even if your card is lost or stolen
- Use caution when disclosing your account numbers, social security numbers, etc. to other persons.
- Keep your information with us current. If your address or phone number changes, please let us know. Having the right contact information for you is extremely important. This information aids us in contacting you of potential fraudulent or unauthorized activity.
- Important:
 - If someone calls you explaining that the call is on behalf of the credit union and asks for account numbers, you should beware. Official credit union staff will have access to this information and will not need to ask for it. If this does occur, please make a note of the calling number and immediately contact the credit union.
 - The credit union will never solicit you, via the internet or email, for account numbers or other personally identifiable information. If this occurs, please contact the credit union.

Our web site may contain links to other service providers. These are offered as a convenience to our member. When you click one of these links, you will be leaving our web site. Progressive Credit Union does not control linked service provider sites. We are not an agent nor do we endorse or guarantee their products. We make no representation or warranty regarding the accuracy of the information contained in these sites. Please verify the information received from these web sites before acting upon it. Please be aware that the security and privacy policies on these sites may differ from Progressive Credit Union's policy so please read their policies carefully.

Security:

Progressive Credit Union has comprehensive policies and procedure to protect your information. Our policies require that your member information be treated as confidential. Employee access to your

information is on a “need-to-know” basis and we take appropriate disciplinary measures to enforce privacy and confidentiality responsibilities. We have established training and education programs for our employees to help ensure compliance with our policy.

Progressive Credit Union, and our service providers, maintain strong physical, electronic and procedural controls to protect against unauthorized access to member information. We utilize industry standard best practices in safeguarding your information which include but are not limited to:

- Physical security – alarms and security access cards for physical building and network infrastructure protections
- State of the art edge protection in firewall and UTM devices, to include intrusion detection and prevention, 24X7, 365 day real-time monitoring to monitor and block unauthorized access
- Enterprise class multi-layered antivirus protection in all areas of operation
- Industry standard encryption technologies to protect data in transit and data at rest
- Multi-layered authentication within the network
- Secure email through our Zix email gateway
- Routine stress testing of our systems to protect against existing and emerging threats
- Engagement with industry partners to offer best in class products and services
- Education programs for our staff so that Progressive Credit Union stays up to date on technology and systems

Privacy of Children:

The Children’s Online Privacy Protection Act (COPPA) protects children under the age of 13 from the collection of personal information on the internet. Progressive Credit Union respects the privacy of children. To that end, we do not knowingly collect names, email addresses or any other personally identifiable information from children. Progressive Credit Union does not knowingly market to children.

Policy Updates:

This policy may be updated from time-to-time to accommodate new product and service offerings. The effective date of our policy will be clearly displayed. If we make changes regarding the use or disclosure of your personal information, we will provide prior notice and the opportunity to opt-out of such disclosure if required by law.

Please contact Progressive Credit Union with any questions regarding this policy.