



# You're Invited

To Pee Dee Federal Credit Union's  
Fifty Second Annual Shareholder's Meeting!

Monday, May 9, 2016

Time: 6:00PM

Location: Royall Elementary School  
1101 Cheraw Drive, Florence, SC

It's an important event and allows you, the member, to participate. You'll learn more about your credit union and have an opportunity to vote for your Board of Directors. Please make plans to attend.

Members of the nominating committee will be accepting candidates interested in serving on the Board of Directors. Nominees must be a member in good standing, have a satisfactory credit history and have time to serve in this capacity as a volunteer.

Please mail nominations to: Nominating Committee  
c/o Pee Dee Federal CU  
PO Box 1391  
Florence, SC 29503

To be considered, nominations must be received by Friday, April 29, 2016.

## NATIONAL CREDIT UNION YOUTH MONTH

### APRIL 2016

## PUMP UP YOUR SAVINGS!

Let us help you teach your children how to save money. Open a Kid's Club Account during the month of April and your child will receive a free gift. The minimum opening deposit is \$5.00.

**We are Credit Union Strong!**

### CONNECT

305 West Pine Street  
Tele | 843.669.0461  
Fax | 843.678-9053

### BOARD OF DIRECTORS

Lionel Brown | Chairman  
Frances Elmore | Vice Chairman  
Roselyn Green | Secretary  
Mamie Tedder | Treasurer  
Howard Wilkes  
Kenneth McAllister  
Evelyn Woodberry  
J.E. Cox  
David Turner

### SUPERVISORY COMMITTEE

Barbara Kennedy | Chairman  
Kira Brown  
Annie Murray

### OFFICE HOURS

Monday - Friday 9AM - 5PM  
**Drive-Thru**  
Monday - Friday 8:30AM-5:30PM

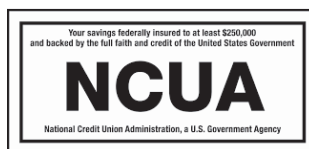
[www.pdfcu.org](http://www.pdfcu.org)



[www.twitter.com/pdfcu](http://www.twitter.com/pdfcu)



Pee Dee Federal Credit Union



**FACTS****WHAT DOES PEE DEE FEDERAL CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?**

|              |   |
|--------------|---|
| <b>Why?</b>  | 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.  |
| <b>What?</b> | The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> <li>- Social Security number and account balances</li> <li>- account transactions and credit history</li> <li>- employment information and income</li> </ul> <p>When you are <i>no longer</i> our member, we continue to share your information as described in this notice.</p> |
| <b>How?</b>  | 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 Pee Dee Federal Credit Union chooses to share; and whether you can limit this sharing.   |

| Reasons we can share your personal information   | Does Pee Dee 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 to 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                                      | No                          |
| <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 creditworthiness  | No                                       | We don't share              |
| <b>For nonaffiliates to market to you</b>  | No                                       | We don't share              |

|                   |   |
|-------------------|---|
| <b>Questions?</b> | Call (843) 669-0461 or go to <a href="http://www.pdfcu.org">www.pdfcu.org</a> |
|-------------------|---|

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| <b>What we do</b>   |  |
| <b>How does Pee Dee Federal Credit Union protect my personal information?</b> | 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.  |
| <b>How does Pee Dee Federal Credit Union collect my personal information?</b> | We collect your personal information, for example, when you <ul style="list-style-type: none"> <li>- open an account or deposit money</li> <li>- pay your bills or use your credit or debit card</li> <li>- apply for financing</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>   |
| <b>Why can't I limit all sharing?</b>   | Federal law gives you the right to limit only <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 law and individual companies may give you additional rights to limit sharing.</p> |

|                        |   |
|------------------------|---|
| <b>Definitions</b>     |   |
| <b>Affiliates</b>      | Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>- <i>Pee Dee Federal Credit Union has no affiliates.</i></li> </ul>  |
| <b>Nonaffiliates</b>   | Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>- <i>Pee Dee Federal Credit Union does not share with our nonaffiliates so they can market to you.</i></li> </ul>  |
| <b>Joint Marketing</b> | A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> <li>- <i>Our joint marketing partners include CUNA Mutual Group's MEMBERCONNECT, loan recapture programs, and Insurance Companies.</i></li> </ul> |