

FACTS**What does First Choice Federal Credit Union do with your personal information?****WHY?**

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.

WHAT?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and transaction history
- Credit card and other debt and credit history
- Income and payment history

When you are no longer our member, we continue to share your information as described in this notice.

HOW?

All financial companies need to share members' personal information to run their everyday business. In the section below, we list the reasons the financial companies can share their members' personal information; the reasons First Choice Federal Credit Union chooses to share: and whether you can limit this sharing.

Reasons we can share your personal information**Does First Choice FCU Share?****Can you limit this sharing?**

For our everyday business purposes - 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

Yes

For joint marketing with other financial companies.

Yes

Yes

For our affiliates' everyday business purposes - information about your transactions and experiences.

No

We don't share

For our affiliates' everyday business purposes - information about your creditworthiness.

Yes

No

For our affiliates to market to you.

Yes

Yes

For nonaffiliated to market to you.

No

We don't share

QUESTIONS

Call 724-652-8393 or visit us online at FirstChoiceFCU.com

Who are we

Who is providing this notice? First Choice Federal Credit Union

What we do

How does First Choice Federal Credit Union 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 First Choice Federal Credit Union collect my personal information? We collect your personal information from others, such as credit bureaus, affiliates, or other companies. We also collect your personal data, for example, when you

- open an account or apply for a credit card or loan
- use your credit or debit card
- provide employment information and give us wage statements
- show your government issued ID

Why can't I limit all sharing? Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes information about your creditworthiness
- affiliates from using your information to market you
- sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing

Definitions

Affiliates We have no affiliates

Nonaffiliated

Joint Marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- CUNA Mutual