

FACTS

WHAT DOES FIRST CLASS FEDERAL CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?

Why?	<p>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 that we tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.</p>
What?	<p>The types of personal information that we collect and share depends on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> • Social Security Number and account balances • account transactions and checking account information • payment history and transaction or loss history <p>When you are <i>no longer</i> our member, we continue to share your information as described in this notice.</p>
How?	<p>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 First Class Federal Credit Union chooses to share; and whether you can limit this sharing.</p>

Reasons we can share your personal information:	Does [name of financial institution] 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	No
For joint marketing with other financial companies.	Yes	No
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.	No	We don't share
For our affiliates' to market to you.	No	We don't share
For nonaffiliates' to market to you.	No	We don't share

Questions?	Call toll-free 1-800-458-7332 or go to www.firstclass.org
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Who We Are	
Who is providing this notice?	FIRST CLASS FEDERAL CREDIT UNION
What We Do	
How does First Class Federal Credit Union protect my personal information?	To protect your personal financial information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer security safeguards and secured files and buildings.
How does First Class Federal Credit Union 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 apply for a loan • Make a wire transfer or apply for financing. • Show your driver's license <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I 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 purposes – information about your credit worthiness. • Affiliates from using your information to market to you. • Sharing for nonaffiliates to market to you. <p>State law and individual companies may give you additional rights to limit sharing.</p>
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>First Class Federal Credit Union has no affiliates</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • Nonaffiliates we share with can include insurance companies, government agencies, plastic card processors (credit/debit/ATM), consumer reporting agencies, data processors and check/share draft printers
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"> • Our joint marketing partners include TruStage Insurance and their related companies
Other Important Information	
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