



PRIVACY POLICY

Rev. 05/2015

FACTS

WHAT DOES FIRST 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 name, address and income
- Account balances and transaction history
- Credit history and credit scores

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

How?

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

Reasons we can share your personal information	Does First Credit Union 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	Yes	No
For our affiliates' everyday business purposes— information about your creditworthiness	No	N/A
For nonaffiliates to market to you	No	N/A

Questions?

Call 480.756.5500 or toll-free outside the Phoenix area 800.732.6986 or go to www.firstcu.net

Who we are

Who is providing this notice?

First Credit Union

What we do

How does **First 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 Credit Union** collect my personal information?

We collect your personal information, for example, when you

- Open an account or apply for a loan
- Use your debit card or complete a transaction
- Request information online or in person about products or services

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 to you
- sharing for nonaffiliates to market to you

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

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *First Credit Union does not have any affiliates*

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *First Credit Union does not share with nonaffiliates so they can market to you except for our joint marketing arrangements.*

Joint marketing

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

- *Our joint marketing partners include non-financial companies that perform support services and financial service providers*

Other important information

For more information on our Privacy Policy you may call us at 800.732.6986, visit us online at www.firstcu.net or stop by any one of our branch locations. Thank you.