

FACTS**WHAT DOES 1ST COMMUNITY 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?	<p>The types of personal information 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 income ■ Account Balances and Credit History ■ Employment Information and Transaction History <p>When you are <i>no longer</i> our member, we continue to share your information as described in this notice.</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 1st Community Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does 1st Community 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	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 _____ or go to _____
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**1ST COMMUNITY
CREDIT UNION**

Who we are

Who is providing this notice?

What we do

How does 1st Community Credit Union collect 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 collect my personal information?

We collect your personal information, for example, when you

- Open an account or apply for a loan
- Show your driver's license or make a wire transfer
- Make deposits or withdrawals from your account

We also collect your personal information from others, such as credit bureaus, affiliates, or others.

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 or nonfinancial companies.

- **1st Community Credit Union has no affiliates**

Nonaffiliates

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

- **1st Community Credit Union has no affiliates**

Joint marketing

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

- **Our joint marketing partners include credit card processing companies and insurance companies**

Other important information

What Members Can Do To Help -

1st Community Credit Union is committed to protecting the privacy of its members. Members can help by following these simple guidelines.

-Protect your account numbers, plastic card numbers, PINs (personal identification numbers) or passwords. Never keep your PIN with your card, which can provide free access to your accounts if your card is lost or stolen.

-Use caution when disclosing account numbers, social security numbers, etc. to other persons. If someone calls you explaining the call is on behalf of 1st CCU and asks for your account number, you should beware. Official credit union staff will have access to your information and will not need to ask for it.

-Keep your information with us current. If your address or phone number changes, please let us know. It is important that we have current information on how to reach you.