

PRIVACY POLICY

FACTS	[Revised 02 /20] WHAT DOES FIRST CITY 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 income account balances and payment history credit history and credit scores 		
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, We list the reasons financial companies can share their customers' personal information, the reasons First City Credit Union chooses to share, and whether You can limit this sharing.		
Reasons We ca	an share Your personal information	Does the 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	YES
For joint marke	eting 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		NO	WE DON'T SHARE
For non-affiliates to market to You		NO	WE DON'T SHARE
To limit Our sharing	 Mail the form below Please note: If You are a <i>new member</i>, We can begin sharing Your information 30 days from the date We sent this notice. When You are <i>no longer</i> Our member, We will discontinue sharing Your information as described in this notice. 		
	However, You can contact Us at any time to limit Our sharing.		
Questions? ❤	Call (800) 944-2200 and enter option	9, or go to www.firstcitycu.org	
Mail-in Form			
Mark any/all Yo	u want to limit:		
Do not share	e my personal information with non-affili	ates to market their products and s	services to me.
Name Address		Mail to: First City Cred	
City, State ZIP Account Numb	per(s)	P.O. Box 9372 Pasadena, CA	

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What We do		
How does First City 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 City Credit Union collect my personal information?	 We collect Your personal information, for example, when You open an account or provide employment information apply for a loan or show Your government-issued ID use Your credit or debit card We also collect Your personal information from others, such as credit bureaus, affiliates, or other companies. 	
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 non-affiliates to market to You State laws and individual companies may give You additional rights to limit sharing. 	
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on Your account.	

Definitions	
Affiliates	 Companies related by common ownership or control. They can be financial and non-financial companies. <i>First City Credit Union does not share with Our affiliates.</i>
Non-Affiliates	 Companies not related by common ownership or control. They can be financial and non-financial companies. First City Credit Union does not share with non-affiliates so they can market to You.
Joint Marketing	 A formal agreement between non-affiliated financial companies that together market financial products or services to You. Our joint marketing partners include categories of companies, such as: insurance companies