

FACTS

WHAT DOES FIRSTLIGHT 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: <ul style="list-style-type: none"> • social security number and account balances • credit card or other debt and payment history • address or contact information and transaction history
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 FirstLight Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information:	Does FirstLight Federal 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	We do not share.
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	Yes	Yes

To limit our sharing	<ul style="list-style-type: none"> • Call 1-800-351-1670 — our customer call center representatives are prepared to assist you. • Visit us online: www.FirstLightFCU.org or at a local branch. • Mail the form below: <p>Please note:</p> <p>If you are a <i>new</i> customer, we can begin sharing your information [30] days from the date we provide this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p> <p>However, you may contact us at any time to limit our sharing.</p>
-----------------------------	---

Questions?	Call 1-800-351-1670 or go to www.FirstLightFCU.org
-------------------	---

#

Mail-in Form	
If you have a joint account, your choice(s) will apply to everyone on your account.	<p>Providing your information below opts you out of:</p> <p>Allowing affiliates to use my personal information to market to me.</p> <p>Sharing my personal information with nonaffiliates to market their products and services to me.</p>
Name	
Address	
City, State, Zip	
[Account #]	
Mail to:	
FirstLight Federal Credit Union 9983 Kenworthy Dr. El Paso, TX 79924	

Who we are	
Who is providing this notice?	FirstLight Federal Credit Union
What we do	
How does FirstLight 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 FirstLight 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 deposit funds • provide contact information or apply for credit • show government issued ID to verify your identity. <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 creditworthiness • affiliates from using your information to market to you • sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>
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	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>FirstLight Federal Credit Union affiliates with the FirstLight Community Foundation.</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"> • <i>FirstLight Federal Credit Union shares information with nonaffiliates including direct marketing, data processing, mobile services, online services for bill payment, or identity protection. Other services include Visa Account Updater services.</i> • <i>See our website for more information about the Visa Account Updater services, visit us at www.firstlightfcu.org/financial-resources/faqs.</i> • <i>We may enter into future agreements with other companies to offer additional financial products or services.</i>
Joint marketing- sharing cannot be limited.	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • <i>Our joint marketing partners include advertising/marketing agencies, financial advisors, insurance companies, and data analytic companies.</i>
Other important information	