

FACTS

WHAT DOES FIRST CHOICE 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 Transaction history ■ Credit history and Credit Scores <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 First Choice Credit Union chooses to share; and whether you can limit this sharing.	
Reasons we can share your personal information	Does First Choice Credit Union share?	Can you limit this sharing?
<p>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</p>	Yes	No
<p>For our marketing purposes— to offer our products and services to you</p>	Yes	No
<p>For joint marketing with other financial companies</p>	No	We don’t share
<p>For our affiliates’ everyday business purposes— information about your transactions and experiences</p>	No	We don’t share
<p>For our affiliates’ everyday business purposes— information about your creditworthiness</p>	No	We don’t share
<p>For nonaffiliates to market to you</p>	No	We don’t share
QUESTIONS?	Call 715-387-8405	

WHO WE ARE	
Who is providing this notice?	First Choice Credit Union
WHAT WE DO	
How does First Choice 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 Choice 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 ■ Apply for a loan ■ Make deposits or withdrawals from your account ■ Use your credit or debit card ■ Give us your income information <p>We also collect your personal information from others, such as credit bureaus 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>
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 Choice 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"> ■ <i>First Choice Credit Union does not share with nonaffiliates so they can market to you</i>
Joint marketing	<p>A formal agreement between First Choice Credit Union and a nonaffiliated financial company where we jointly market financial products or services to you.</p> <ul style="list-style-type: none"> ■ <i>First Choice Credit Union doesn't jointly market.</i>