

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?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Name, address, Social Security number, 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 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?
For our everyday business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or to 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	No	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 419-678-3335 or Toll-Free 1-866-700-6428, send us an email at fccu@1stchoicecu.com, or write to us at: First Choice Credit Union, Inc., PO Box 108, Coldwater, OH 45828.

Who we are	
Who is providing this notice?	First Choice Credit Union, Inc.

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?	We collect your personal information, for example, when you: <ul style="list-style-type: none"> • Open an account or deposit money • Pay your bills or apply for a loan • Use your ATM or Debit Card We also collect your personal information for others, such as credit bureaus, check printers, or other companies.
Why can't I limit sharing?	Federal law gives you the right to limit only: <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 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 non-financial companies. <i>(We have no affiliates.)</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial or non-financial companies. <i>(We share information with credit bureaus, our data processors, check/share draft printers, plastic card processors, financial statement processors, and government agencies.)</i>
Joint Marketing	A formal agreement between non-affiliated financial companies that together market financial products or services to you. <i>(Our joint marketing partners include insurance companies.)</i>

Other important information	
<p>First Choice Credit Union, Inc. is committed to protecting the privacy of its members. You can help by:</p> <ul style="list-style-type: none"> • Protecting your account numbers, plastic card numbers, and PINs or passwords. Never keep your PIN with your card. • Use caution when disclosing your account numbers, social security numbers, etc. to other persons. If someone calls explaining the call is on behalf of the credit union 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. If we detect potentially fraudulent or unauthorized activity or use of an account, we will attempt to contact you immediately. 	