

FACTS

WHAT DOES FIRST PEOPLES COMMUNITY 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:

- Social Security number
- Account balances and payment history
- Credit history and credit score

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 Peoples Community Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does First Peoples 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	Yes
For our affiliates to market to you.	Yes	Yes
For nonaffiliates to market to you.	Yes	Yes

To limit our sharing

Request to opt-out by calling:
301-784-3000 or Toll-Free 1-800-655-8335

Please note:

If you are a *new* member, we can begin sharing your information 30 days from the date we sent this notice. When you are *no longer* our member, we continue to share your information as described in this notice.

However, you can contact us at any time to limit our sharing.

Questions?

Call **301-784-3000 or Toll-Free 1-800-655-8335**

What we do	
How does First Peoples 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 Peoples 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 withdraws to your account ▪ Use your credit or debit card ▪ Make a wire transfer <p>We also collect your personal information for others, such as credit bureaus.</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 (we do not share information about California residents).</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 – unless you tell us otherwise.

Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial or nonfinancial companies. Our affiliate offers:</p> <ul style="list-style-type: none"> ▪ Title Insurance ▪ Settlement Services
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial or nonfinancial companies, such as:</p> <ul style="list-style-type: none"> ▪ Insurance agents ▪ Life insurers ▪ Property and casualty insurers ▪ Investment brokers
Joint Marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you, such as:</p> <ul style="list-style-type: none"> ▪ Insurance agents ▪ Life insurers ▪ Property and casualty insurers ▪ Investment brokers

Other important information

Except where expressly required by applicable law, we will provide all notices to the person (member) listed first on any application, agreement or other relevant document with us. The notice will be mailed to the address noted for said person on the application, agreement or other document. If this person (member) has agreed to receive notices and disclosures electronically, then we can send all such notices and notifications, to the e-mail or Internet address provided by said person; or we shall post or otherwise give notice by posting a notice, providing a link or using such other electronic methods authorized under applicable laws and/or regulations. All joint owners, borrowers and guarantors agree to the receipt and sufficiency of any notice or notification sent according to this paragraph.

The credit union reserves the right to modify, change or amend this privacy policy and agreement at any time without notice other than as expressly required by applicable law.