



**FACTS**

**WHAT DOES FIRST U.S. COMMUNITY CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?**

Rev. 06-2012

**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
- overdraft history and payment history
- credit history and credit scores

When you are no longer our member, 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 U.S. chooses to share; and whether you can limit this sharing.

| Reasons we can share your personal information   | Does First U.S. share? | Can you limit this sharing?                  |
|--|------------------------|--|
| <b>For our everyday business purposes—</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus | <b>YES</b>             | <b>NO</b>                                    |
| <b>For our marketing purposes—</b> to offer our products and services to you   | <b>YES</b>             | <b>YES</b>                                   |
| <b>For joint marketing with other financial companies</b>  | <b>YES</b>             | <b>YES</b>                                   |
| <b>For our affiliates' everyday business purposes—</b> information about your transactions and experiences   | <b>NO</b>              | <b>We don't share or have any affiliates</b> |
| <b>For our affiliates' everyday business purposes—</b> information about your creditworthiness   | <b>NO</b>              | <b>We don't share or have any affiliates</b> |
| <b>For nonaffiliates (for joint marketing only) to market to you</b>   | <b>YES</b>             | <b>YES</b>                                   |

**To Limit Our Sharing** Call (916) 576-5700 or (800) 556-6768 and speak to a Member Service Representative. You can contact us at any time to limit our sharing.

**Questions?** Call (916) 576-5700 or (800) 556-6768 or go to [firstus.org](http://firstus.org)

## What we do

|   |   |
|---|---|
| <b>How does First U.S. protect my personal information?</b>                               | 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.   |
| <b>How does First U.S. collect my personal information?</b>                               | <p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>• open an account or make deposits or withdrawals from your account</li> <li>• provide account information or apply for a loan</li> <li>• use your credit or debit card</li> </ul> <p>We also collect your personal information from others, such as credit bureaus or other companies.</p> |
| <b>Why can't I limit sharing?</b>   | <p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>• sharing for affiliates' everyday business purposes—information about your creditworthiness</li> <li>• affiliates from using your information to market to you</li> <li>• sharing for nonaffiliates to market to you</li> </ul>  |
| <b>What happens when I limit sharing for an account I hold jointly with someone else?</b> | Your choices will apply to everyone on your account.  |

## Definitions

|                        |  |
|------------------------|--|
| <b>Affiliates</b>      | <p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• <i>First U.S. has no affiliates.</i></li> </ul>  |
| <b>Nonaffiliates</b>   | <p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• <i>Nonaffiliates we share with can include credit reporting agencies and insurance companies.</i></li> </ul>                 |
| <b>Joint marketing</b> | <p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>• <i>Joint marketing partners can include insurance companies (like CUNA Mutual and LifeHelp).</i></li> </ul> |