FACTS

WHAT DOES THE FAMILY 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 and employment information
- Credit scores and credit history
- Account balances and loan applications

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 member's personal information to run their everyday business. In the section below, we list the reasons financial companies can share their member's personal information; the reasons The Family Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does The Family CU 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	YES	YES
For our affiliates to market to you	YES	NO
For nonaffiliates to market to you	NO	NO

Questions? Call 563-388-8328

Who we are

Who is providing this notice?	The Family Credit Union

What we do

How does The Family 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 The Family Credit Union collect my personal information?	We collect your personal information, for example, when you „ Open an account or apply for a loan „ Show your government issued ID or give wage statements „ Use your debit or credit card or make deposits or withdrawals
Why can't I limit all sharing?	Federal law gives you the right to limit only „ 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 and nonfinancial companies. „ *Affiliates can include such companies as First Community Trust*
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. „ *TFCU does not share with nonaffiliated companies*
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. „ *Including investment companies, insurance companies, and other financial service providers*

Other important information

If you terminate your membership, we will not share information, except that permitted or required by law.