# **Privacy Policy**

First Family Federal Credit Union is committed to protecting the privacy of your financial information. Our by-laws in Article XVI Section 2 state, "The officers, directors, members of committees, and employees of this credit union must hold in confidence all transactions of this credit union with its members and all information respecting their personal affairs, except when permitted by state or federal law." We want you to know about the information we collect about you, and about how this information might be used.

#### **Information We Collect**

- Information we receive from you on applications or other forms, such as your name, address, social security, etc.
- Information about your transactions with us, our affiliates, or others, such as
  your account balance, payment history, parties to transactions, and credit
  card usage; and, the information we receive from a consumer-reporting
  agency, such as your creditworthiness and credit history.

### We May Disclose The Following Information

We may disclose your name, address, and social security number to the following types of third parties:

- Financial services providers such as mortgage bankers and insurance agents.
- Companies that perform marketing services on our behalf and/or other financial institutions with which we have joint marketing agreements.
- We may also disclose nonpublic personal information about you to nonaffiliated third parties as permitted by law.

#### **Our Security Measures**

We restrict access to nonpublic information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

## You May Opt-Out

If you prefer that we do not disclose nonpublic information about you to non-affiliated third parties, you may opt out of those disclosures, that is, you may direct us not to make those disclosures (other than disclosures permitted by law). Non-member joint account holders, co-borrowers, and guarantors may exercise this right

to opt-out. For joint account holders, we will treat an opt-out request as applying to everyone listed on the account unless you direct us otherwise. If you wish to opt out of our marketers, you may call our toll-free number, or mail your request to us.