



# FirefightersFirst

CREDIT UNION

## FACTS WHAT DOES FIREFIGHTERS FIRST 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 income
- Credit history
- Mailing address
- Account balance and payment history
- Credit score
- Phone number

**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 Firefighters First Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Firefighters First 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 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.	Yes	No
For our affiliates’ everyday business purposes — information about your creditworthiness.	No	No
For our affiliates to market to you (FIS, FFF, FHF).	Yes	Yes
For non-affiliates to market to you.	No	No

**To Limit Our Sharing**

- Call us at (800) 231-1626 — our menu will prompt you through your choice(s).
- Visit [FirefightersFirstCU.org/Privacy-Policy](https://www.firefightersfirstcu.org/Privacy-Policy) and submit your privacy preferences.
- Visit a Firefighters First Credit Union branch.

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 us at (800) 231-1626

## Who we are

Who is providing this notice?	Firefighters First Credit Union
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## What we do

How does Firefighters First 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 Firefighters First Credit Union collect my personal information?	We collect your personal information, for example, when you: <ul style="list-style-type: none"> <li>• Open an account or apply for a loan</li> <li>• Deposit funds or use your credit or debit card(s)</li> <li>• Pay your bills</li> </ul> We also collect information from others such as credit bureaus and other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only: <ul style="list-style-type: none"> <li>• Sharing for affiliates' everyday business purpose — information about your creditworthiness.</li> <li>• Affiliates from using your information to market to you.</li> <li>• Sharing for non-affiliates to market to you.</li> </ul> State laws and individual companies may give you additional rights to limit sharing.
What happens when I limit sharing for an account I hold jointly with someone else?	Information sharing limitations are maintained at the membership level, therefore, no information will be shared with our affiliates.

## Definitions

Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>• Firefighters First Credit Union DOES share with our affiliates so they can market to you (i.e. Firefighter Insurance Services, LLC, (FIS) Fire Family Foundation (FFF), Firehouse Financial (FHF).</li> </ul>
Non-Affiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>• Firefighters First Credit Union does NOT share with our non-affiliates so they can market to you.</li> </ul>
Joint Marketing	A formal agreement between non-affiliated financial companies that together market financial products and services to you. <ul style="list-style-type: none"> <li>• Firefighters First Credit Union does NOT jointly market.</li> </ul>

## Other important information

California law limits an institution from sharing with non-affiliated third-parties except as necessary for our everyday business purposes, or to offer our products and services to you, unless you have given us permission.

California law limits an institution from sharing information with affiliates, except as necessary for our everyday business purposes, or to offer our products and services to you, unless we have provided you an opportunity to opt-out of this sharing or if you have given us the permission to do so.

Firefighters First Credit Union does not share information with affiliates or non-affiliates for other than our everyday business purposes or to offer our products and services to you.

California residents are provided a California notice for additional choices.

## Firefighters First Credit Union

815 Colorado Blvd. • Los Angeles, CA 90041 • (800) 231-1626 • [www.firefightersfirstcu.org](http://www.firefightersfirstcu.org)





## IMPORTANT PRIVACY CHOICES FOR CONSUMERS

YOU HAVE THE RIGHT TO CONTROL WHETHER WE SHARE SOME OF YOUR PERSONAL INFORMATION. PLEASE READ THE FOLLOWING INFORMATION CAREFULLY BEFORE YOU MAKE YOUR CHOICES BELOW:

### Your Rights

You have the following rights to restrict the sharing of personal and financial information with our affiliates (companies we own or control) and outside companies that we do business with. Nothing in this form prohibits the sharing of information necessary for us to follow the law, as permitted by law, or to give you the best service on your accounts with us. This may include sending you information about similar or related products or services.

### Your Choices

**Restrict Information Sharing With Companies We Own or Control (Affiliates):** Unless you say “No,” we may share personal and financial information about you with our affiliated companies.

NO, please do not share personal and financial information with your affiliated companies. 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 — information will still be shared.

**Restrict Information Sharing With Other Companies We Do Business With To Provide Financial Products And Services:** Unless you say “No,” we may share personal and financial information about you with outside companies we contract with to provide financial products and services to you.

NO, please do not share personal and financial information with outside companies you contract with to provide financial products and services. 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 — information will still be shared.

### Time Sensitive Reply

You may make your privacy choice(s) at any time. Your choice(s) marked here will remain unless you state otherwise. However, if we do not hear from you we may share some of your information with affiliated companies and other companies with whom we have contracts to provide products and services.

Name: \_\_\_\_\_

Member Number: \_\_\_\_\_

Signature: \_\_\_\_\_

To exercise your choices do [one of] the following:

- (1) Call us at (800) 231-1626 — our menu will prompt you through your choice(s).
- (2) Visit **FirefightersFirstCU.org/Privacy-Policy** and submit your privacy preferences.
- (3) Visit a Firefighters First Credit Union branch.

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