

**FAMILY COMMUNITY CREDIT UNION
PRIVACY NOTICE**

FACTS

WHAT DOES FAMILY COMMUNITY CREDIT UNION

Rev. 12/2015

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**
- **Account Balances and Overdraft History**
- **Credit History and Credit Score**

When you are no longer our member, we may 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 **Family Community Credit Union** chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Family Community 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	WE DON'T SHARE
For our affiliates everyday business purposes- Information about your transactions, experiences and credit worthiness	YES	NO
For our affiliates to market to you	YES	NO
For non-affiliates to market to you	NO	WE DON'T SHARE

QUESTIONS?

CALL: 641-228-6612 OR GO TO: www.fccucharlescity.org

WHO WE ARE

Who is providing this notice? FAMILY COMMUNITY CREDIT UNION

What we do

<p>How does Family Community Credit Union protect my personal information?</p>	<p>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.</p>
<p>How does Family Community Credit Union collect my personal information?</p>	<p>We collect personal information, for example, when you:</p> <ul style="list-style-type: none"> • Open an account or apply for a loan • Make deposits or withdrawals from your account • Use your debit card • Make a wire transfer
<p>Why can't I limit all sharing?</p>	<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 non-affiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing</p>

Definitions

<p>Affiliates</p>	<p>Companies related by common ownership or control. They can be financial and non-financial companies. Affiliates can include mortgage companies, credit card companies, insurance companies, check printing companies and direct marketing</p>
<p>Non-affiliates</p>	<p>Companies not related by common ownership or control</p> <ul style="list-style-type: none"> • Family Community does not share with non-affiliates so that they can market to you.
<p>Joint marketing</p>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • Our joint marketing partners include CUNA Mutual Insurance

Other important information

Address: Main Office
 1211 N Grand Avenue
 Charles City, IA 50616
 PH: 641-228-6612

Branch Office
 923 N Linn, Box 49
 New Hampton, IA 50659
 PH: 641-394-4026