

FACTS

WHAT DOES **FIRST COMMUNITY 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
- Account balances and payment history
- Credit history and credit scores

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 Community Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does First 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	Yes	No
For our affiliates' everyday business purposes—information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes—information about your creditworthiness	No	We don't share
For our affiliates to market to you	No	We don't share
For non-affiliates to market to you	Yes	Yes

To limit our sharing

- Call 281.856.5300 or 800.456.3228
- Visit us online: [FCCU.org/Privacy](https://www.fccu.org/Privacy)

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. Note that the selection for each account will apply to the primary and joint member.

However, you can contact us at any time to limit our sharing.

Questions?

Call 281.856.5300 or 800.456.3228 or go to [FCCU.org](https://www.fccu.org)

Who we are

Who is providing this notice?

First Community Credit Union

What we do

How does **First Community 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 **First Community Credit Union** collect my personal information?

We collect your personal information, for example, when you

- Open an account or deposit money
- Apply for a loan or pay your bills
- Use your debit or credit card

We also collect your personal information from others such as credit bureaus, affiliates, or other companies.

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 non-affiliates to market to you

State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.

What happens when I limit sharing for an account I hold jointly with someone else?

Your choices will apply to everyone on your account - unless you tell us otherwise.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and non-financial companies.

- **First Community Credit Union's affiliates include:** First Community Ventures, LLC, First Community Land Ventures, LLC, and Texas Business Lenders Group, LLC

Non-affiliates

Companies not related by common ownership or control. They can be financial and non-financial companies.

- **Non-affiliates we share with can include:** mortgage companies, insurance companies, direct marketing companies, and other financial service providers.

Joint Marketing

A formal agreement between non-affiliated financial companies that together market financial products or services to you.

- **Our Joint Marketing partners include:** financial services companies, insurance companies, investment companies, and credit card service companies.

Other important information

To view the State of Texas Privacy Laws, refer to <https://www.texas.gov/about/site-policies/#privacy-policy>