



PRIVACY POLICY

2018

First City Credit Union understands the importance of protecting the privacy of our members. We are committed to maintaining the confidentiality of each member's financial records consistent with state and federal laws. This notice explains how the Credit Union collects and shares your non-public personal information and further describes your rights to limit what information we may share about you.

This privacy notice replaces any previous privacy notices from us. We reserve the right to revise our privacy notice as our business needs and practices change or as the law requires. If we revise our policies, we will provide our active members with copies of our new policies at that time.

FACTS	WHAT DOES FIRST CITY 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: <ul style="list-style-type: none"> ▪ Social Security number and income ▪ Account balances and payment history ▪ Credit history and credit scores
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 First City Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does First City 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	Yes
For joint marketing with other financial companies	Yes	Yes
For our affiliates' everyday business purposes – information about your transactions and experiences	No	We do not share
For our affiliates' everyday business purposes – information about your creditworthiness	No	We do not share
For nonaffiliates to market to you	No	We do not share

Questions?	Call 1(800) 944-2200, option 0 or go to www.firstcitycu.org
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Who we are	
Who is providing this notice?	First City Credit Union P O Box 86008 Los Angeles, CA 90086-0008

What we do	
How does First City 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 City Credit Union collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> ▪ open an account ▪ apply for a loan ▪ use your credit or debit card ▪ provide employment information ▪ show your government-issued ID or driver's license We also collect your personal information from others, such as credit bureaus or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only <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 nonaffiliates to market to you State law 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. <i>First City Credit Union does not share with our affiliates.</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <i>First City Credit Union does not share information with nonaffiliates for marketing purposes.</i>
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> • <i>Our joint marketing partners include: Insurance Companies.</i>

Other important information
California law (SB-1) allows members to opt-out of information sharing with affiliates and other companies we do business with to provide financial products and services. SB-1 Opt-out forms may be requested by calling 1 (800) 944-2200, option 0 or writing us at the address shown above.

Mail-in Form		
If you have a joint account, your choice(s) will apply to everyone on your account.	Mark any/all you want to limit:	
	<input type="checkbox"/> Do not share my personal information with nonaffiliates to market their products and services to me.	
	<input type="checkbox"/> Do not use my personal information to market to me.	
	<input type="checkbox"/> Do not share my personal information with other financial institutions to jointly market to me.	
	Name	
Address		
City, State, Zip		
Account #		