



# FACTS

## WHAT DOES FAMILY COMMUNITY CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?

**Why?** Financial institutions 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 account balances**
- **Payment history and credit scores**
- **Transaction and checking account history**

When you are no longer our customer, we 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 institutions 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?
<b>For our everyday business purposes-</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	YES	NO
<b>For our marketing purposes-</b> to offer our products and services to you	YES	NO
<b>For joint marketing with other financial companies</b>	YES	NO
<b>For our affiliates' everyday business purposes-</b> information about your transactions and experiences	YES	NO
<b>For our affiliates' everyday business purposes-</b> information about your creditworthiness	NO	We don't share
<b>For non-affiliates to market to you</b>	NO	We don't share

**Questions?** Call 810-767-6300 or go to [www.familycommunitycu.org](http://www.familycommunitycu.org)

Who we are	
Who is providing this notice?	Family Community Credit Union
What we do	
How does Family 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 Family Community 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 show your driver's license</li> <li>• Apply for a loan or give us your income information</li> <li>• Make deposits or withdrawals</li> <li>• We also collect your personal information from others, such as credit bureaus or other companies.</li> </ul>
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 purposes- information about your creditworthiness</li> <li>• Affiliates from using your information to market to you</li> <li>• Sharing information for non-affiliates to market to you</li> </ul> State laws and individual companies may give you additional rights to limit sharing.
Definitions	
<b>Affiliates</b>	Companies related by common ownership or control. They can be financial or non-financial companies. <ul style="list-style-type: none"> <li>• <i>Family Community Credit Union may use affiliates for servicing or processing a financial product or service that you request or authorize.</i></li> </ul>
<b>Nonaffiliates</b>	Companies not related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> <li>• <i>Family Community Credit Union does not share with non-affiliates so they can market to you.</i></li> </ul>
<b>Joint marketing</b>	A formal agreement between select non-affiliated financial companies that together market financial products or services to you. <i>Our joint marketing partners include:</i> <ul style="list-style-type: none"> <li>• <i>Financial Service Providers</i></li> <li>• <i>Insurance Companies</i></li> </ul>
Other important information	