

**FACTS**

**WHAT DOES FIRST ABILENE FEDERAL 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
- account balances
- employment information
- income
- transaction or loss history
- payment 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 Abilene Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does First Abilene FCU 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	Yes
<b>For our affiliates' everyday business purposes</b> — information about your transactions and experiences	No	We don't share
<b>For our affiliates' everyday business purposes</b> — information about your creditworthiness	No	We don't share
<b>For nonaffiliates to market to you</b>	No	We don't share

**To limit our sharing**

- Call the Member Services Manager at 1-325-670-2429 to request an Opt Out form **or**
  - Visit us online: [www.firstabilenefcu.org/privacynotice](http://www.firstabilenefcu.org/privacynotice)
- Please note:**  
If you are a new customer, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.

**OPT OUT ELECTION**

**If you have a joint account, your choice will apply to everyone on your account.**

You may "opt out" of the following by checking the box below. Your election remains in place until you notify us differently.

**Do not share my personal information with other financial companies to jointly market to me.**

Account Number		Date	
Printed Name			
Signature			

## Who we are

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

<b>How does First Abilene protect my personal information?</b>	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.
<b>How does First Abilene collect my personal information?</b>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>• open an account</li> <li>• pay your bills</li> <li>• make deposits or withdrawals from your account</li> <li>• apply for a loan</li> <li>• use your credit or debit card</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
<b>Why can't I limit all sharing?</b>	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>• Sharing for affiliates' everyday business purposes - information about you credit worthiness</li> <li>• affiliates from using your information to market to you</li> <li>• sharing for nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>
<b>What happens when I limit sharing for an account I hold jointly with someone else?</b>	Your choices will apply to everyone on your account.

## Definitions

<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• <i>First Abilene FCU has no affiliates.</i></li> </ul>
<b>Nonaffiliates</b>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• <i>First Abilene FCU does not share with nonaffiliates so they can market to you.</i></li> </ul>
<b>Joint marketing</b>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>• <i>Our joint marketing partner is an insurance company.</i></li> </ul>

## Other important information

When First Abilene FCU provides information to a nonaffiliate for joint marketing purposes, we require a written agreement in which they agree to adhere to privacy principles and standards consistent with those of First Abilene FCU.