

FACTS**WHAT DOES First Community Credit Union DO WITH YOUR PERSONAL INFORMATION?**

Rev. 6/14

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. The information can include:

- Social Security Number and • Account Balance
- Interest Rate and • Payment Dates
- Credit History and • Credit Scores
- Collateral Information

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 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 CU 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 products and services to you	NO	WE DON'T SHARE
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 our non-affiliates to market to you	NO	WE DON'T SHARE

Questions?Call 1-800-828-5923 or go to www.firstccu.com

Who we are

Who is providing this notice?	First Community Credit Union. Office Locations: Beloit, Monroe, Janesville, and Rockford.
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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 the federal law. These measures include computer safeguards and secured files and buildings.
How does First Community Credit Union collect my personal information?	<ul style="list-style-type: none"> • Open an account or • Apply for a loan • Seek financial advice or • Use your debit or credit card • Make deposits or withdrawals from your account <p>We also collect your personal information from credit bureaus or other companies.</p>
Why can't I limit all sharing?	<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 you. • Sharing for non-affiliates to market you. <p>State laws and individual companies may give you additional rights to limit sharing.</p>

Definitions

Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>First Community Credit Union has no affiliates.</i>
Non-affiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>First Community Credit Union does not share with non-affiliates so they can market to you.</i>
Joint Marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • <i>Our joint marketing partners include insurance companies.</i>

Other important information

Our goal is to provide the best products and services to our members. If you have any questions, please contact the Credit Union at 1-800-828-5923.