

FIRST CENTRAL CREDIT UNION
Privacy Notice

It is the policy of First Central Credit Union to maintain a standard of policies and practices, with respect to the confidentiality and security of your nonpublic personal information, that comply with state and federal regulations.

We maintain physical, electronic and procedural safeguards that comply with state and federal regulations to guard your nonpublic personal information.

We restrict access to nonpublic personal information about you to only those employees who need to know that information to provide products or services to you.

The following is a clear and conspicuous notice to you that accurately reflects First Central Credit Union's policies and practices regarding your nonpublic personal information.

Information We Collect About You

We collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications or other forms;
- Information about your transactions with us, other affiliates or others; and
- Information we receive from a consumer reporting agency.

Information We May Disclose About You

We may disclose the following kinds of nonpublic personal information about you:

- Information we receive from you on applications or other forms such as, "your name, address, social security number, assets or income";
- Information about your transactions with us, our affiliates or other such as, "your account balance, payment history, parties to transactions and credit card usage"; and
- Information we receive from a consumer-reporting agency such as, "your creditworthiness and credit history".

Information We May Disclose to Third Parties

We may disclose nonpublic personal information about you to the following types of third parties:

- Financial service providers, such as "mortgage bankers, securities broker-dealers and insurance agents";
- Non-financial companies such as "retailers, direct marketers, airlines and publishers"; and
- Others, such as "non-profit organizations".
- We may also disclose nonpublic personal information about you to nonaffiliated third parties as permitted by law.

Information We May Disclose to Companies Who Perform Marketing Services

We may disclose all of the information we collect as described above in “The Information We Collect About You” to companies that perform marketing services on our behalf or to other financial institutions with who we have joint marketing agreements.

Your Right to Opt Out of the Disclosure of Nonpublic Personal Information to Nonaffiliated Third Parties

If you prefer that we not disclose nonpublic personal information about you to nonaffiliated third parties, you may opt out of those disclosures, that is, you may direct us not to make those disclosures (other than disclosures permitted by law). If you wish to opt out of disclosures to nonaffiliated third parties, you may:

- Complete the attached Opt Out Form; or
- Write First Central Credit Union at
6201 Sanger Avenue
Waco, Texas 76710; or
- Print and complete the Opt Out Form located on the credit union’s website, www.firstcentralcu.com, under Forms and Applications on the home page. Fax the completed form to the credit union at 254-741-2212 or mail to the address listed above; or
- Call 800-780-7101 or 254-776-9333 and ask for the employee who handles the Privacy Notice Opt Out of the Disclosure of Nonpublic Information Form.

OPT OUT OF THE DISCLOSURE OF NONPUBLIC PERSONAL INFORMATION FORM

Do not share my nonpublic personal information with nonaffiliated third parties in the future.

Signature

Name

Account Number

Street Address

City, State, ZIP

Phone Number

