

FACTS

WHAT DOES FAMILY FIRST OF NY 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 and income, account balances and payment history, credit scores and checking account 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 Family First chooses to share, and whether you can limit this sharing.

Reasons we can share your personal information	Does Family First 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	No
For joint marketing with other financial companies	Yes	No
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

Who We Are

Who is providing this notice?

Family First of NY Federal Credit Union

What We Do

How does Family First 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. Family First protects your information by restricting access to only those who have a specific business reason to use your data. We maintain physical, electronic and procedural safeguards to protect your information.

How does Family First collect my personal information?

We collect your personal information, for example, when you open an account, use your credit or debit card, apply for a loan, give us your employment history, or make deposits or withdrawals from your account. Family First also collects 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: sharing for affiliates' everyday business purposes - information about your creditworthiness; affiliates from using your information to market to you; and sharing for nonaffiliates to market to you.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies - **Family First has no affiliates.**

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies - **Family First does not share with nonaffiliates so they can market to you, except as indicated below.**

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you - **Family First's joint marketing partners include insurance and other financial services companies.**

Questions?

Call 585.586.8225 or 800.356.1101 or go to www.familyfirstny.com if you have any questions about this policy.