

FACTS

WHAT DOES FIRST CITIZENS' FEDERAL 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 Account balances
- Transaction history and Checking account information
- Payment history and Wire transfer instructions

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 Citizens' Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does First Citizens FCU 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	YES	NO
For our affiliates' everyday business purposes -information about your creditworthiness	NO	We do not share
For our affiliates to market to you	NO	We do not share
For nonaffiliates to market to you	NO	We do not share

Questions?

Call 1-800-642-7515 or go to info@firstcitizens.org

Who we are

Who is providing this notice?	First Citizens' Federal Credit Union
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What we do

How does First Citizens' Federal protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal laws. These measures include computer safeguards and secured files and buildings. When you use a password to enter our Online Banking system, the site switches to a "secure" mode. Your information is then protected by encryption and authentication techniques.
How does First Citizens' Federal collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ■ Open an account or Apply for a loan ■ Show your driver's license or Show your government issued ID ■ Provide employment information <p>We also collect your personal information, from others, such as credit bureaus, affiliates, 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 to you ■ Sharing for nonaffiliates to market to 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>Our affiliates include First Citizens' Insurance Agency and Octant Business Services</i>
Nonaffiliates	<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 Citizens' does not share with nonaffiliates 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>First Citizens' joint marketing partners may include investment advisors, other financial services companies and insurance companies, such as Cuna Mutual, and the Affinion Group.</i>