

# FACTS

## WHAT DOES FIRST CREDIT UNION OF SCRANTON 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 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 Credit Union of Scranton** chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does First Credit Union 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	Yes	No
<b>For our affiliates' everyday business purposes—</b> information about your creditworthiness	Yes	No
<b>For nonaffiliates to market to you</b>	No	Yes

### To limit our sharing

- Call 570-961-8953 —our menu will prompt you through your choice(s) **or**
- Visit us online: [www.firstcu.org](http://www.firstcu.org)

**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.

### Questions?

Call 570-961-8953 or go to [www.firstcu.org](http://www.firstcu.org)

## Who we are

Who is providing this notice?

First Credit Union of Scranton

## What we do

How does **First Credit Union** 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.

How does **First Credit Union** collect my personal information?

We collect your personal information, for example, when you

- open an account or deposit money
- pay your bills or apply for a loan
- use your credit card or debit card

We also collect your personal information from others such as credit bureaus, affiliates 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
- sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing. See Below for information regarding PA Law

What happens when I limit sharing for an account I hold jointly with someone else?

Your choices will apply to everyone on the account

## Definitions

**Affiliates**

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *None*

**Nonaffiliates**

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *Cuna Mutual Insurance Company*  
*Fiserv - Data Processor*  
*Fidelity National Information Services Payment Cards*

**Joint marketing**

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *None*

## Other important information

Visit [www.state.pa.gov](http://www.state.pa.gov) on the web to find out whether you have additional privacy rights under Pennsylvania Law or call 1.800.PA.BANKS