

First New York Privacy Notice

FACTS	What does First New York FCU 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: <ul style="list-style-type: none"> • Social Security number and Income • Account balances and Transaction history • Credit history and Credit Scores When you are no longer our member, we continue to share your information as described in this notice.
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons First New York chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does First New York 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 you our products and services	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes - information about your transactions and experiences	N/A	N/A
For our affiliates' everyday business purposes - information about your creditworthiness	N/A	N/A
For nonaffiliates to market to you	No	No

Questions?	Call Member Services at 518-393-1326 or 800-734-7375 and press '2'- or go to www.firstnewyork.org
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Who we are

Who is providing this notice?

First New York FCU

What we do

How does First New York 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.
We also maintain other physical, electronic and procedural safeguards to protect this information, and we limit access to information to those employees for whom access is appropriate.

How does First New York 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 or debit card

We also collect your personal information from others such as credit bureaus.

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

Definitions

Affiliates

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

- *First New York FCU does not have any affiliates*

Nonaffiliates

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

- *Nonaffiliates we share with can include companies that perform marketing or other services on our behalf*

Joint Marketing

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

- *Our joint marketing partners include insurance companies and brokerage firms.*

Other important information

We may also disclose information we collect about you under other circumstances as permitted or required by law. These disclosures typically include information to process transactions on your behalf, conduct the operations of our credit union, follow your instructions as you authorize, or protect the security of our financial records.