

FACTS

WHAT DOES FIRST TRUST 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 balance and Payment history
- Credit history and Credit scores

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 Trust Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does First Trust CU 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	YES
For joint marketing with other financial companies	YES	YES
For our affiliates' everyday business purposes— information about your transactions and experiences	YES	YES
For our affiliates' everyday business purposes— information about your creditworthiness	YES	YES
For nonaffiliates to market to you	NO	

To limit our sharing

- Call 800-276-6161, our menu will prompt you through your choice(s) **or**
- Visit us online: marketing@firsttrustcu.com

Please note:

If you are a new customer/member, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer our customer/member, 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 800-276-6161 or go to www.firsttrustcu.com

