WHAT DOES FIRST TRUST CREDIT UNION FACTS **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?		clude:	he product or service you
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 wi Visit us online: marketing@firsttre 		ice(s) or

Please note:
If you are a new customer/member, we can begin sharing your info
date we sent this notice. When you are no longer our customer/me

rmation 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

What we do How does First Trust Credit Union	To protect your personal information from unauthorized access
protect my personal information?	 and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. We restrict access to nonpublic personal information about you only to employees who need to know to provide products and services to you.
How does First Trust Credit Union	We collect your personal information, for example, when you
collect my personal information?	 Open an account Pay your bills Use your credit or debit card or Deposit money or Apply for a loan
	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.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies.
	First Trust Credit Union has no affiliates.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies.
	 First Trust Credit Union does not share with nonaffiliates so they can market to you.
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you.
	 Our joint marketing partners include insurance product providers and marketing communication partners.