



**Privacy Policy**

**About Us**  
Credit Union Information

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**Professional Fire Fighters Credit Union  
Privacy Disclosure**  
Revised 12/31/2010

<b>FACTS</b>	WHAT DOES PROFESSIONAL FIRE FIGHTERS CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?
<b>WHY?</b>	Financial institutions 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.
<b>WHAT?</b>	The types of personal information we collect and share depend on the product or service you have with us. This information can include; Account balances and payment history; Account transactions and credit card or other debt.
<b>HOW?</b>	All financial institutions need to share members' personal information to run their everyday business. In the section below, we list the reasons financial institutions can share their members' personal information; the reason Professional Fire Fighters Credit Union chooses to share; and whether you can limit this sharing.

<i>Reasons we can share your personal information</i>	<i>Does Professional Fire Fighters Credit Union Share?</i>	<i>Can you limit this sharing?</i>
<b>For our every day 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	<b>YES</b>	<b>NO</b>
<b>For our marketing purposes</b> -to offer our products and services to you	<b>YES</b>	<b>NO</b>
<b>For joint marketing with other financial institutions</b>	<b>YES</b>	<b>NO</b>
<b>For non-affiliates to market to you</b>	<b>YES</b>	<b>YES</b>

<b>To limit our sharing and questions?</b>	<ul style="list-style-type: none"> <li>■ Call us at (318) 603-0626</li> <li>■ Address: 9410 Healthplex Drive, Shreveport, LA 71106</li> </ul> <p><b>Please note:</b> If you are a <b>new</b> member, we can begin sharing your information 30 days from the date we sent this notice. When you are <b>no longer</b> our member, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.</p>
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<b>Who we are</b>	
<b>Who is providing this notice?</b>	Professional Fire Fighters Credit Union

<b>What we do</b>	
<b>How does Professional Fire Fighters Credit Union protect my personal information?</b>	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.
<b>How does Professional Fire Fighters Credit Union collect my personal information?</b>	We collect your personal information, for example, when you <ul style="list-style-type: none"> <li>■ Open an account or deposit money</li> <li>■ Pay your bills or apply for a loan</li> <li>■ Use your credit or debit card</li> </ul>

	We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
<b>Why can't I limit all sharing?</b>	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>■ Sharing for affiliates' everyday business purposes- information about your creditworthiness</li> <li>■ Affiliates from using your information to market to you</li> <li>■ Sharing for nonaffiliates to market to you</li> </ul> <p>State Laws and individual companies may give you additional rights to limit sharing.</p>
<b>What happens when I limit sharing for an account I hold jointly with someone else?</b>	Your choices will apply to everyone on your account.

<b>Definitions</b>	
<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>■ We have no affiliates</li> </ul>
<b>Nonaffiliates</b>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>■ Non affiliates we share with can include insurance companies, service providers, data processors, and advertisers.</li> </ul>
<b>Joint marketing</b>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to.</p> <ul style="list-style-type: none"> <li>■ Our joint marketing partners include companies such as insurance companies and check printing companies.</li> </ul>

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Equal Housing Lender — We do business in accordance with the Fair Housing Law and Equal Credit Opportunity Act.

NCUA — Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government. National Credit Union Administration, a U.S. Government Agency.