

FACTS**WHAT DOES TEAM FIRST FEDERAL 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 payment history
- Account balances and retirement assets
- Insurance claim, checking account information and wire transfer instructions.

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 Team First FCU chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Team First FCU 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 financial companies-	No	We Don't Share
For our affiliates' everyday business purposes- Information about your transactions and experiences	No	We Don't Share
For our affiliates' everyday business purposes- Information about your creditworthiness	No	We Don't Share
For our affiliates to market to you	Yes	Yes
For non-affiliates to market to you	No	We Don't Share

Questions?

Call (800)488-8021 or go to www.teamfirstfcu.org

What we do	
How does Team First FCU 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 Team First FCU collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ▪ open an account or deposit money ▪ pay your bills or apply for a loan ▪ use your credit or debit card <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> ▪ Sharing for affiliates' everyday business purposes-information about your creditworthiness ▪ affiliates from using your information to market to you ▪ sharing for non-affiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> ▪ Team First FCU has no affiliates.
Non-affiliates	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> ▪ Non-affiliates we share with can include insurance companies, government agencies, plastic card processors (credit/debit), Financial statement publishers or printers, consumer reporting agencies, data processors, and check printers.
Joint marketing	<p>A formal agreement between non-affiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ▪ First Heritage Mortgage, CUNA Mutual Group, Harland Clark Printers