

PRIVACY POLICY

The Board of Directors of Family 1st FCU recognizes its responsibilities to protect the privacy of member nonpublic personal information. It is the intent of the Credit Union and any of its affiliates to abide by all applicable laws and regulations governing the privacy of nonpublic personal information including the Bureau of Consumer Financial Protection (BCFP)'s Privacy of Consumer Financial Information rule (Regulation P), issued to implement the provisions of the Gramm-Leach-Bliley Act and the Right to Financial Privacy Act.

Collection, Retention and Use of Member Information

Family 1st Federal Credit Union collects information from our members for specific business purposes:

- To establish, maintain and administer your credit union account.
- To protect your credit union account from being accessed by unauthorized persons.
- To comply with applicable laws and regulations.
- To provide you with additional or new products and services.

Protection of Member Information

The Family 1st Federal Credit Union will protect member information by only permitting authorized credit union employees to access member information for specific needs. Each employee is informed of their responsibility to protect the confidentiality of members account information. The Credit Union maintains strict policies and security controls to assure that nonpublic personal information in the Credit Union's computer system and files are protected. Business or individuals who provide support services must conform to our privacy policy.

Restriction on Disclosure of Account Information

Family 1st Federal Credit Union will only release account information to authorized account owners or joint owners on the signature card or loan document, unless:

- The member has requested or authorized the disclosure in writing;
- The information is provided to a credit bureau agency;
- The credit union has previously notified the member in disclosures or agreements.
- The disclosure of information is otherwise permitted by law.



917 Moravia Street
New Castle, PA 16101
724.656.8420

Disclosure of Information to Third Parties

The Board of Directors of Family 1st Federal Credit Union restricts in this policy the selling of member information to third parties for personal use. We may, however, in the normal course of business, make information available to our business partners if the information is required to offer new products and/or services on behalf of the credit union. At no time will the credit union allow the disclosure of member information for phone solicitation.

Disclosure of Privacy Policy

The Credit Union will disclose its privacy policy as required by law, in a form that the members can keep. This disclosure will be in the form of an initial disclosure and will also be provided to members annually if changes are made to the disclosure or if the Credit Union provides an opt-out option. The Credit Union will provide the required notices in conformance with the model privacy notice contained in the regulation.

Third Party “Opt Out” Option

Members may “opt out” of any service or product benefit offered through a credit union approved third party business partner. The member must submit his/her/their request in writing to:

Family 1st Federal Credit Union
917 Moravia Street
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Upon written notification, the credit union will process the member’s request within a reasonable period of time.

Administration and Amendments

Protecting member privacy is an ongoing process and the Credit Union will continue to evaluate and review the measures taken to safeguard member information. The Credit Union will create controls and procedures whereby any new product, service, or delivery method shall be reviewed and modified to insure that it conforms to existing Credit Union privacy policies with regards to nonpublic personal information.