



917 Moravia Street  
New Castle, PA 16101

## Privacy Policy

The Board of Directors of Family 1st Federal Credit Union recognizes the importance of financial privacy and remains committed to protecting the privacy of our members' information. In order to protect our members' privacy, the Board of Directors has adopted the following policy:

Family 1st Federal Credit Union will protect member information by only permitting authorized employees to access member information for specific needs. Each employee is informed of their responsibility to protect the confidentiality of member account information. Businesses or individuals who provide support services must conform to our privacy policy.

The collection, retention, and use of member information will be as follows: The Credit Union will collect information from our members for specific business purposes. This information will help us to establish, maintain, and administer members' credit union accounts. We will protect your member account from being accessed by unauthorized persons. We will comply with all applicable laws and regulations. We will use this information to provide members with additional and new products and services.

Restriction on disclosure of member information will only be released on an account to the owner and/or owners on the account signature card or loan document. The exception to this will be if a member has requested or authorized information being given out. The information is given monthly to a credit-reporting bureau. Information can be given out if the credit union has previously notified the member in disclosures or agreements. The disclosure is otherwise permitted by law.

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.

"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 request in writing to: Family 1st Federal Credit Union/917 Moravia Street/New Castle, PA 16101. Upon written notification, the credit union will process the member's request within a reasonable period of time.

Approved by the Board

December 20, 2000