

Family First Credit Union

Deposit Account Policy

Privacy and Opt Out

Family First Credit Union respects your privacy. We are committed to protecting the privacy and security of your non-public personal information. The following describes our policies and practices that allow us to fulfill this commitment.

Our Private Disclosure Policy

- We may disclose all of the information we collect (as described below) about members and former members to companies that perform marketing services on our behalf or to other financial institutions with whom we have joint marketing agreements. We may also disclose information about you under other circumstances as permitted by law.
- We only ask for information that we truly need to complete a transaction or maintain a business relationship with you.
- We use this information to protect and administer your records, accounts, and funds.

Type of Information That We Collect:

We collect non-public personal information about you from the following sources:

- Information we receive from you on applications or other forms;
- Information about your transactions with us, our affiliates, or others; and
- Information we receive from consumer reporting agencies.
- Information obtained when verifying the information you provide on an application or other forms, such as from your current or past employers or from other institutions where you conduct financial transactions.

We will disclose all information we collect as described previously and as permitted by law.

Our commitment to provide you with competitive products and services may require that we share information about you with our affiliated third party, Credit Union Financial Services (CUFS), which provides mortgage loan services.

We may also disclose information about you under other circumstances as permitted or required by law. These disclosures typically include information to process transactions on your behalf, conduct the operations of the credit union, and follow your instructions as you authorize or protect the security of our financial records.

Disclosure of Information about Former Members

If you terminate your membership with Family First Credit Union, we will not share information we have collected about you, except as permitted or required by law.

What You Can Do to Help Protect Your Privacy

Family First Credit Union is committed to protecting the privacy of its members. Members can help by following these simple guidelines:

- Protect your account numbers, card numbers, PIN (personal identification numbers) and passwords. Never keep your PIN with your debit or credit card which can provide free access to your accounts if your card is lost or stolen.
- Use caution when disclosing your account numbers, social security numbers, etc. to other persons.
- Keep your information with us current. It is important that we have current information on how to reach you. If we detect potentially fraudulent or unauthorized activity or use of an account, we will attempt to contact you immediately. If your address or phone number changes, please let us know.

What We Do To Protect the Confidentiality and Integrity of Non-Public Personal Information

We restrict employee access to personal information to a "need to know" basis. Only employees who legitimately require your personal data to complete a business transaction ever see it. We strictly enforce procedures that prevent unauthorized access to your data. We require all organizations to which we provide data as permitted by law, to have similar privacy safeguards to further ensure your confidentiality.

If you ever have questions or concerns about the integrity of your account information, please contact us.

Access to Third Party Sites / E-mail:

Links to other Web Sites and/or e-mail addresses are provided solely as a convenience to our members and other customers. Family First Credit Union has no control over these sites/addresses; and the Credit Union shall have no responsibility or liability relating to any access to such sites or communications between you and such Third Parties. In addition, Third Parties are not covered by Family First Credit Union's privacy or other policies; and the Credit Union is not responsible for the privacy practices or the content of Third Party Sites. Family First Credit Union Web Site may also contain links to other web sites owned, operated by, or affiliated with the Credit Union ("Affiliated Sites"). Affiliated Sites are also not governed by Family First Credit Union privacy or other policies; and you are advised to review the privacy statement applicable to each Affiliated Site you visit.

How to Opt Out or Stop Certain Disclosures about You

If you prefer that we do not disclose nonpublic personal information about you to nonaffiliated third parties, you may opt out of those disclosures – you may direct us not to make those disclosures (other than disclosures permitted by law). If you wish to opt out of the disclosures to nonaffiliated third parties, please contact us at: 404-768-4980

You may opt out of these disclosures at any time. This opt out, by law, will not apply to disclosures that are legally permitted, disclosures to other financial institutions that have joint marketing agreements with us, disclosures we make to companies that perform services on our behalf, or companies that process or service transactions you request or authorize.

Once we receive our request, we have a reasonable amount of time to stop the disclosures. You may always contact us for assistance if you wish to later revoke your opt out election.

This notice is mailed each year by Family First Credit Union.

Keeping up-to-date with our Privacy Policy

As required by law, the Family First Credit Union shall provide you with an annual notice of our privacy policy as long as you maintain your membership. The Credit Union reserves the right to modify, change or amend this privacy policy at any time without notice other than as expressly required by applicable law. You may review our current policy at www.ffcuga.org or contact us at:

Family First Credit Union

Main Office – Member Services
3604 Atlanta Avenue
Hapeville, Georgia 30354
404-768-4980

Adopted	_____	Date	_____
Reviewed	_____	Date	_____
Reviewed	_____	Date	_____
Reviewed	_____	Date	_____