

Privacy Disclosure Statement and External Links Disclaimer

Privacy Disclosure

FACTS: What Does First Choice Community 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 account balances
- Account transactions and checking account information
- Credit history and payment history

When you are no longer our member, we continue to share your information as described in this notice.

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 First Choice Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does First Choice Community Credit Union 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 to report to credit bureaus	Yes	No
For our marketing purposes — to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	Yes
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 non-affiliates to market to you	No	We don't share

Questions? Call (865) 637-0112 or go to www.firstchoiceccu.org

To limit our sharing

To limit this sharing, complete and mail the form below to First Choice Community Credit Union • By email: info@firstchoiceccu.org or by calling 865-637-0112.

Please note: If you are a *new* member, we can begin sharing your information (30) days from the date we sent this notice. When you are *no longer* our member, we continue to share your information as described in this notice.

Please note: Your choice will apply until you tell us to change it. If you have a joint account, your choice will apply to everyone on your account.

Mail-in Form

If you have a joint account, your choice will apply to everyone on your account.	Mark if you want to limit: ☐ Do not allow your affiliates to use my personal information to market to me. ☐	Mail to: First Choice Community Credit Union Attn: Privacy Opt-Out 100 North 17th Street Knoxville, TN 37921
	Name: _____ Address: _____ City, State, ZIP: _____ Account #: _____	

What we do	
How does First Choice Community Credit Union 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 First Choice Community Credit Union collect my personal information?	We collect your personal information, for example, when you • open an account or apply for a loan • make a wire transfer or provide account information • make deposits or withdrawals from your account • use your credit or debit card We also collect your personal information from others, such as credit bureaus, affiliates, or other companies. We may also collect information when you call us, request assistance or an appointment, or submit a "Contact Us" or other form on our website. We use this information to respond to requests, provide member service, schedule or deliver requested services, send account or service updates, and maintain our relationship with you.
Why can't I limit all sharing?	Federal law gives you the right to limit only • 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 State law and individual companies may give you additional rights to limit sharing.
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and non-financial companies. • Our affiliates include Velera
Non-affiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. • Non-affiliates we share with can include insurance companies, government agencies, plastic card processors (credit/debit/ATM), financial statement publishers or printers, mortgage service companies, consumer reporting agencies, data processors, check/share draft printers, and direct marketing companies
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. • Our joint marketing companies include insurance companies.
SMS Communications and Mobile Terms	
Mobile information and privacy	• Mobile information will not be shared with third parties or affiliates for marketing or promotional purposes. • All categories of information described in this notice exclude text messaging originator opt-in data and consent. This information will not be shared with any third parties. • First Choice Community Credit Union does not sell mobile contact information or text messaging consent.
SMS consent and expected messages	• Text messaging consent is optional, is not a condition of membership, and must be provided separately from consent for phone calls or email communications. • After opting in, you may receive text messages from First Choice Community Credit Union regarding account or service updates, requested member support, appointment or application follow-ups, reminders, security or fraud alerts, and other credit union communications. • Message frequency may vary. Message and data rates may apply.
STOP and HELP instructions	• You may cancel the SMS service at any time by texting STOP. After you text STOP, we will send confirmation that you have been unsubscribed. You will then no longer receive SMS messages from us. If you wish to join again, complete the opt-in process again. • For assistance, reply HELP or call First Choice Community Credit Union at (865) 637-0112.
Carrier and service notices	• Carriers are not liable for delayed or undelivered messages. • Message and data rates may apply for messages sent to you from us and to us from you. Message frequency may vary. Questions about your text or data plan should be directed to your wireless provider. • Questions regarding privacy may be directed to (865) 637-0112 or answered by reviewing this Privacy Disclosure.
Additional website SMS opt-in information	• By checking the appropriate optional opt-in box, I agree to receive text messages at the number provided from First Choice Community Credit Union regarding account or service updates, requested member support, reminders, security or fraud alerts, and other credit union communications. Message frequency may vary. Message and data rates may apply. Text HELP for help and STOP to opt out.

External Links Disclaimer

Access to or use of the First Choice Community Credit Union website constitutes consent to the following terms. The First Choice web site provides links to other web sites for convenience and informational purposes only. Users should be aware that when they select a link on our web site to an external web site, they are leaving the First Choice Credit Union site. Linked sites are not under the control of First Choice Credit Union, and First Choice Credit Union is not responsible for the contents of any linked site or any link contained in a linked site, or any changes or updates to such sites. First Choice Credit Union is not responsible for any transmission received from a linked site. In addition, First Choice is not responsible for any webcasting or any other form of transmission received from any linked site. The inclusion of a link does not imply endorsement by First Choice Credit Union of the site, its content, advertisers or sponsors. External sites may contain information that is copyrighted with restrictions on reuse. Permission to use copyrighted materials must be obtained from the original source and cannot be obtained from First Choice Credit Union. The terms of this disclaimer extend to First Choice Credit Union, its directors, officers, volunteers, and employees.