

# FACTS

## WHAT DOES FIRSTLIGHT FEDERAL CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?

<b>Why?</b>	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.
<b>What?</b>	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> <li>• Social security number and income</li> <li>• Account balances and payment history</li> <li>• Credit history and credit scores</li> </ul>
<b>How?</b>	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons FirstLight Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information: sharing?	Does FirstLight Federal share?	Can you limit this
<b>For our everyday business purposes—</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes—</b> to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	Yes	No
<b>For our affiliates' everyday business purposes—</b> information about your transactions and experiences	Yes	No
<b>For our affiliates' everyday business purposes—</b> information about your creditworthiness	No	We do not share.
<b>For our affiliates to market to you</b>	Yes	Yes
<b>For nonaffiliates to market to you</b>	Yes	Yes

<b>To limit our sharing</b>	<ul style="list-style-type: none"> <li>• Call <b>1.800.351.1670</b>—our Member Service Representatives are prepared to assist you.</li> <li>• Visit us online: <a href="http://www.FirstLightFCU.org">www.FirstLightFCU.org</a> or at a local branch.</li> <li>• Mail the form below:</li> </ul> <p><b>Please note:</b></p> <p>If you are a <i>new</i> customer, we can begin sharing your information [30] days from the date we provide this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p> <p>However, you may contact us at any time to limit our sharing.</p> <p>Members cannot opt-out of receiving letters or other Credit Union communications that carry regulatory notices.</p>
<b>Questions?</b>	Call 1.800.351.1670 or go to <a href="http://www.FirstLightFCU.org">www.FirstLightFCU.org</a>

Mail-in Form		
If you have a joint account, your choice(s) will apply to everyone on your account.	<p><b>Providing your information below opts you out of:</b></p> <p>Allowing affiliates to use my personal information to market to me.          Sharing my personal information with nonaffiliates to market their products and services to me.</p>	
<b>Name</b>	<input type="text"/>	<b>Mail to:</b> FirstLight Federal Credit Union 9983 Kenworthy Dr. El Paso, TX 79924
<b>Address</b>	<input type="text"/>	
<b>City, State, Zip</b>	<input type="text"/>	
<b>[Account #]</b>	<input type="text"/>	

Who we are	
Who is providing this notice?	FirstLight Federal Credit Union
What we do	
How does FirstLight Federal Credit Union protect my personal information?	<p>To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards, proper disposal of information, confidentiality agreements, and secured files and buildings.</p> <p>Employees are trained on the importance of maintaining confidentiality and member privacy, and restricting access to nonpublic personal information.</p>
How does FirstLight Federal Credit Union collect my personal information?	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> <li>• Open an account or deposit funds</li> <li>• Pay your bills or apply for credit</li> <li>• Use your credit or debit card.</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, and 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"> <li>• Sharing for affiliates' everyday business purposes—information about your creditworthiness</li> <li>• Affiliates from using your information to market to you</li> <li>• Sharing for nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.
Definitions	
<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• <i>FirstLight Federal Credit Union affiliates with the FirstLight Community Foundation.</i></li> </ul>
<b>Nonaffiliates</b>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• <i>FirstLight Federal Credit Union shares information with nonaffiliates including companies for credit cards, direct marketing, data processing, deposit and mobile services, debt services, online services for bill payment, and identity protection.</i></li> </ul> <p><i>We may enter into future agreements with other companies to offer additional financial products or services.</i></p>
<b>Joint marketing-</b> sharing <b>cannot</b> be limited.	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>• <i>Our joint marketing partners include advertising/marketing agencies, financial advisors, insurance companies, and data analytic companies.</i></li> </ul>