1st Community Federal Credit Union

Privacy Policy Disclosure

Rev. 11/2026

FACTS	WHAT DOES 1ST COMMUNITY FEDERAL CREDIT UNION (1CFCU) 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 income • Account balances and payment history • Credit history and credit scores Your mobile information will not be shared with third parties or affiliates for marketing or promotional text messages. We only share mobile information for essential business operations.
How?	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 1st Community Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does 1CFCU 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 report to credit bureaus	**YES**	**NO**
For our marketing purposes – to offer our products and services to you	**YES**	**YES**
For joint marketing with other financial companies	**YES**	**YES**
For our affiliates' everyday business purposes - information about transactions and experiences	**YES**	**YES**
For our affiliates' everyday business purposes - information about your creditworthiness	**NO**	**We don't share**
For our affiliates to market to you	**YES**	**YES**
For nonaffiliates to market to you	**NO**	**We don't share**

To limit our sharing	Call toll-free 800.749.1465 or 325.653.1465 and speak to a member service representative or send us a secure message or you can visit a branch and speak with a member service representative. Please note: If you are a new customer, we can begin sharing your information 30 days from the date we provide you with this notice. When you are no longer our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing
Questions?	Call toll-free 800.749.1465 or 325.653-1465 or go to 1CFCU.org or visit a branch location

Who we are	
Who is providing this notice?	1st Community Federal Credit Union
What we do	
How does the 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. 1st Community Federal Credit Union regularly tests and assesses its information security measures, systematically trains employees and adopts upgrades and enhancements as necessary to protect your information. We have established internal security controls, including physical, electronic and procedural safeguards to protect the information you provide us and the information we collect about you.
How does the Credit Union collect my personal information?	We collect your personal information, for example, when you: ▪ Open an account or deposit money ▪ Pay your bills or apply for a loan ▪ Use your credit or debit card We also collect your personal information from others, such as credit bureaus, affiliates or other companies.
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 credit worthiness ▪ Affiliates from using your information to market to you ▪ Sharing for nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing.
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	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. ▪ *Our affiliate is 1CFCU Insurance Services.*
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. ▪ *The Credit Union does not share with nonaffiliates so they can market to you.*
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. ▪ *Our joint marketing partners include insurance companies and other financial product offerings.*
Other Important Information	