



PRIVACY NOTICE

FACTS	WHAT DOES FRANKLIN FIRST FEDERAL 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:	
	<ul style="list-style-type: none"> • Social Security number • Credit History • Account Balances 	<ul style="list-style-type: none"> • Income • Credit Scores • Payment History
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 Franklin First Federal Credit Union chooses to share; and whether you can limit this sharing.	

Reasons we can share your personal information	Does Franklin First Federal 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 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	No	We don't share
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	Yes	No

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Who are we?	
Who is providing this notice?	Franklin First Federal Credit Union

What we do	
How does Franklin First 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 Franklin First collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • Open your account • Deposit money • Pay your bills • Apply for a loan • Use your debit or credit card <p>We also collect information from others, such as credit bureaus, your employer (for verification of employment when you apply for a loan), and from debt collectors.</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"> • 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 <p>State laws and individual companies may give you additional rights to limit sharing.</p>

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies.
Non-affiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>We share with TruStage Insurance (an affiliate of Credit Union National Association (CUNA)), A.H. Rist Insurance Companies, and Cardinal Compass Marketing</i>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • <i>We have formal agreements with TruStage, CUNA, A.H.Rist and Cardinal Compass Marketing that they will not share your personal information with any other parties.</i>