CMYK

Rev. 06/2011

FACTS

WHAT DOES FIRST TRUST 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 Income
- Account balance and Payment history
- Credit history and Credit scores

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

Reasons we can share your personal information	Does First Trust CU 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 your transactions and experiences	YES	YES
For our affiliates' everyday business purposes— information about your creditworthiness	YES	YES
For nonaffiliates to market to you	NO	

To limit our sharing

- Call 800-276-6161, our menu will prompt you through your choice(s) **or**
- Visit us online: marketing@firsttrustcu.com

Please note:

If you are a new customer/member, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer our customer/member, 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 800-276-6161 or go to www.firsttrustcu.com

\\rampagedata\job_vol\20152\Page Files to Rip\20152.pdf Page 20152001 Author: Rampage Systems, Inc. Title: ExtractPdfPage Creator: Rampage JDF Imposition Last Modifcation: D:20110610110323-05'00' Producer: PDFlib Personalization Server 8.0.1p4 (C++ legacy/Win32) 2400.0 dpi (Screened Data File POS, Right-Reading, Color-Seps, Std-OVP) [TRAP ASO:100 Scaling Percent: HT 100 WD 100 \rsi\lut\ C:175015 M:175075 Y:17500 K:175045] bleed: 0.125 margin size: 0.375
PS Version: 3015.102 HQN Version 8.3 Revision 0 RSI, Ripped on Friday, June 10, 2011 11:03:31 AM
ID: Lvm:

What we do

How does First Trust 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. We restrict access to nonpublic personal information about you only to employees who need to know to provide products and services to you.
How does First Trust 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 creditworthiness ■ 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. ■ *First Trust Credit Union has no affiliates.*
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. ■ *First Trust 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 product providers and marketing communication partners.*

Other important information