

FACTS**WHAT DO FIRST FINANCIAL CREDIT UNION AND TSA SPECIAL MEMBER & INSURANCE SERVICES, INC. (OUR WHOLLY-OWNED AFFILIATE) DO WITH YOUR PERSONAL INFORMATION?**

Why? Financial companies choose how they share your personal information. Federal law gives members 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 address
- Account Balances and transaction history
- Credit History and 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 First Financial Credit Union and TSA Special Member & Insurance Services, Inc. chose to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does First Financial Credit Union and TSA Special Member & Insurance Services, Inc. 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 affiliate's everyday business purposes— information about your transactions and experiences	Yes	No
For our affiliate's everyday business purposes— information about your creditworthiness	Yes	Yes
For our affiliate to market to you	Yes	Yes
For non-affiliates to market to you	No	No

To limit our sharing

- Call (800) 537-8491—our menu will prompt you through your choice(s) **or**
- Visit us online: <https://www.ffcu.org/resources/applications-forms/opt-out-form>

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. However, you can contact us at any time to limit our sharing.

Questions? Call (800) 537-8491 or go to www.ffcu.org

FIRST FINANCIAL
C R E D I T ♦ U N I O N

Who is providing this notice?	First Financial Credit Union and TSA Special Member & Insurance Services, Inc.
How does First Financial Credit Union and TSA Special Member & Insurance Services, Inc. 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. All staff are trained to understand and comply with these security measures.
How does First Financial Credit Union and TSA Special Member & Insurance Services, Inc. collect my personal information?	We collect your personal information, for example, when you: <ul style="list-style-type: none"> • 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: <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 State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • <i>Our wholly-owned affiliate is TSA Special Member & Insurance Services, Inc.</i>
Non-affiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • <i>First Financial Credit Union does not share with non-affiliates so they can market to you.</i>
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> • <i>Our joint marketing partners include CUNA Mutual.</i>
Other important information	
California law provides additional privacy protections and requires that we also provide you with the enclosed notice, "IMPORTANT PRIVACY CHOICES FOR CONSUMERS." Complete the enclosed Notice to further restrict us from sharing personal and financial information with our affiliate and outside companies that we do business with.	