



FAMILY FINANCIAL CREDIT UNION

“COMMUNITY PEOPLE YOU KNOW”

Rev. 01/2014

PRIVACY POLICY DISCLOSURE

WHAT DOES FAMILY FINANCIAL CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?

FACTS

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?	<p>The types of personal information We collect and share depend on the product or service You have with Us. This information can include:</p> <ul style="list-style-type: none"> ■ Social Security number and income ■ account balances and payment history ■ credit history and credit scores <p>When You are <i>no longer</i> our member, we continue to share Your information as described in this notice.</p>
How?	All financial companies need to share member’s personal information to run their everyday business. In the section below, We list the reasons financial companies can share their member’s personal information; the reasons Family Financial Credit Union chooses to share; and whether You can limit this sharing.

Reasons we can share your personal information	Does Family Financial 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	YES	NO
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 our affiliates to market to You	NO	WE DON’T SHARE
For nonaffiliates to market to You	NO	WE DON’T SHARE

Questions? Call (231)733-4600 or go to www.ff-cu.org or write to Us at: 3575 Henry Street, Muskegon, MI 49441

Who we are	
Who is providing this notice?	Family Financial Credit Union
What we do	
How does Family Financial 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 and secured files and buildings.</p> <p>Our employees are trained in the importance of maintaining confidentiality and member privacy.</p>
How does Family Financial Credit Union collect my personal information?	<p>We collect Your personal information, for example, when You</p> <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 <p>We also collect Your personal information from 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"> ■ sharing for affiliates' everyday business purposes—information about Your credit worthiness ■ 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>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on the account.

Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> ■ <i>Family Financial Credit Union has no affiliates.</i>
Non-Affiliates	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> ■ <i>Family Financial Credit Union does not share with non-affiliates so they can market to You.</i>
Joint marketing	<p>A formal agreement between non-affiliated financial companies that together market financial products or services to You.</p> <ul style="list-style-type: none"> ■ <i>Financial service providers and/or insurance companies.</i>