



**FACTS**

**WHAT DOES FINANCIAL TRUST 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:

- Social Security number and account balances
- checking account information and income
- payment history and transaction history

When you are *no longer* our member, we continue to share your information as described in this notice.

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

Reasons we can share your personal information	Does Financial Trust Federal Credit Union share?	Can you limit this sharing?
<b>For our everyday business purposes –</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or to report to credit bureaus	Yes	No
<b>For our marketing purposes –</b> to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	Yes	No
<b>For our affiliates' everyday business purposes –</b> information about your transactions and experiences	No	We don't share
<b>For our affiliates' everyday business purposes –</b> information about your creditworthiness	No	We don't share
<b>For our affiliates to market to you</b>	No	We don't share
<b>For nonaffiliates to market to you</b>	No	We don't share

**Questions?** Call 716-831-3007 or go to [www.financialtrustfcu.com](http://www.financialtrustfcu.com)

**What we do**

<p><b>How does Financial Trust Federal Credit Union protect my personal information?</b></p>	<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><b>How does Financial Trust Federal Credit Union collect my personal information?</b></p>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>- open an account or give us your income information</li> <li>- apply for financing or provide account information</li> <li>- show us your driver's license</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
<p><b>Why can't I limit all sharing?</b></p>	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>- sharing for affiliates' everyday business purposes – information about your creditworthiness</li> <li>- affiliates from using your information to market to you</li> <li>- sharing for nonaffiliates to market to you</li> </ul> <p>State law and individual companies may give you additional rights to limit sharing.</p>

**Definitions**

<p><b>Affiliates</b></p>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>- <i>Financial Trust Federal Credit Union has no affiliates.</i></li> </ul>
<p><b>Nonaffiliates</b></p>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>- <i>Financial Trust Federal Credit Union does not share with our nonaffiliates so they can market to you.</i></li> </ul>
<p><b>Joint Marketing</b></p>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>- <i>Our joint marketing partners include CUNA Mutual Group's MEMBERCONNECT.</i></li> </ul>

**Other important information**

--

# **Financial Trust Federal Credit Union**

## **Children's Online Privacy Protection Notice**

Financial Trust Federal Credit Union recognizes its responsibility to protect the privacy of our youngest members. Financial Trust is committed to protecting our young members and other visitors as they visit our website. It is the intent of The Credit Union to comply with the Children's Online Privacy Protection Act (COPPA) that governs and protects the privacy of our youngest members. We encourage parents to be involved with their child's online usage and to be aware of the activities in which they are participating.

The Credit Union may collect information on domain names, dates and times of visits and number of page views. This information contains no personal information. It will only be used to keep track of usage of our site and help Financial Trust Federal Credit Union continue to improve our overall website. Visitor information is never sold, given or discussed with third parties. We will not sell, give, or share young members' personal information to/with any third party vendor or any other organization.

In the future, should Financial Trust Federal Credit Union decide to collect information from your child who is under 13 years old, we will request your authorization first, in accordance with the Children's Online Privacy Protection Act. If you have questions concerning the privacy of your child's personal information, please contact us at [services@ftcu.net](mailto:services@ftcu.net) or call us (716) 831-3007.