

**Who we are****Who is providing this notice?**

First Credit Union of Scranton

**What we do****How does First 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.

**How does First 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 card 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. See Below for information regarding PA Law

**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**

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *None*

**Nonaffiliates**

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *Cuna Mutual Insurance Company*
- *Fiserv - Data Processor*
- *Fidelity National Information Services Payment Cards*

**Joint marketing**

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *None*

**Other important information**

Visit [www.state.pa.gov](http://www.state.pa.gov) on the web to find out whether you have additional privacy rights under Pennsylvania Law or call 1.800.PA.BANKS