

# FACTS

## WHAT DOES FIRST CLASS AMERICAN CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?

<b>Why?</b>	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.
<b>What?</b>	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> <li>④ Social Security number and income</li> <li>④ Account balances and payment history</li> <li>④ Credit history and credit scores</li> </ul>
<b>How?</b>	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 Class American Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does FCACU 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 report to credit bureaus	Yes	No
<b>For our marketing purposes—</b> to offer our products and services to you	Yes	Yes
<b>For joint marketing with other financial companies</b>	Yes	Yes
<b>For our affiliates' everyday business purposes—</b> information about your transactions and experiences	No	No
<b>For our affiliates' everyday business purposes—</b> information about your creditworthiness	No	No
<b>For nonaffiliates to market to you</b>	Yes	Yes

<b>To limit our sharing</b>	<ul style="list-style-type: none"> <li>④ Call 817-834-9777 —our menu will prompt you through your choice(s) or</li> <li>④ Visit us online: <a href="http://www.fcacu.org">www.fcacu.org</a></li> </ul> <p><b>Please note:</b></p> <p>If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>
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<b>Questions?</b>	Call (817)834-9777, (800)736-6144 or go to <a href="http://www.fcacu.org">www.fcacu.org</a>
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### COMPLAINT NOTICE

This credit union is incorporated under the laws of the State of Texas and under the state law is subject to regulatory oversight by the Texas Credit Union Department. If you have a dispute with First Class American Credit Union you should contact the credit union. If the dispute is not resolved to your satisfaction, you may file a complaint against the credit union by contacting the Texas Credit Union Department through one of the means indicated below:  
 Mail: Texas Credit Union Department -- 914 East Anderson Lane, Austin, Texas 78752-1699  
 Phone -- (512) 837-9236 Fax -- (512) 832-0278 E-mail: [complaints@tcud.state.tx.us](mailto:complaints@tcud.state.tx.us) Website: [www.tcud.state.tx.us](http://www.tcud.state.tx.us)

## Who we are

Who is providing this notice?

First Class American Credit Union

## What we do

How does FCACU 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 FCACU 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 Class American Credit Union has no affiliates.*

**Nonaffiliates**

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

- *Mortgage Companies, Insurance Companies, Direct Marketing Companies, Credit Card Companies, and Credit Bureaus.*

**Joint marketing**

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

- *Mortgage Companies, Insurance Companies, Credit Card Companies, and Investment Companies.*

## Other important information