

## PRIVACY DISCLOSURE

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www.firstohiocfcu.org

<b>FACTS</b>	What does <b>First Ohio Community Federal Credit Union</b> 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 in order 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. <u>This information can include:</u>  <table style="width: 100%; border: none;"> <tr> <td style="width: 50%;">*Social Security Number</td> <td style="width: 50%;">*Name</td> </tr> <tr> <td>*Account Balances</td> <td>*Payment History</td> </tr> <tr> <td>*Credit History</td> <td>*Credit Worthiness</td> </tr> </table>		*Social Security Number	*Name	*Account Balances	*Payment History	*Credit History	*Credit Worthiness
*Social Security Number	*Name							
*Account Balances	*Payment History							
*Credit History	*Credit Worthiness							
<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 <b>First Ohio Community Federal Credit Union</b> chooses to share; and whether you can limit sharing.							
<b>Reason we can share your Personal Information</b>	<b>Does First Ohio Community Federal Credit Union share?</b>	<b>Can you limit sharing?</b>						
<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 internal marketing purposes –</b> To offer our products and services to you	Yes	No						
<b>For joint marketing with other financial companies</b>	No	No						
<b>For our affiliates’ everyday business purposes –</b> Information about your transactions and experiences	Yes	No						
<b>For our affiliates’ everyday business purposes –</b> Information about your creditworthiness	Yes	No						
<b>For our affiliates to market to you</b>	Yes	No						
<b>For our non-affiliates to market to you</b>	Yes	No						
<b>Questions?</b>	Call 330-494-8775 or go to <a href="http://www.firstohiocfcu.org">www.firstohiocfcu.org</a>							

<b>Who we are</b>	
Who is providing this notice?	<b>First Ohio Community Federal Credit Union</b>
<b>What we do</b>	
How does First Ohio Community Federal 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 Ohio Community Federal Credit Union collect my personal information?	We collect your personal information, for example, when you: <ul style="list-style-type: none"> <li>*open an account or deposit money</li> <li>*pay your bills or apply for a loan</li> <li>*use your credit card or debit card</li> </ul> We also collect your personal information for others, such as credit bureaus, affiliates and other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only: <ul style="list-style-type: none"> <li>*sharing for affiliates' everyday business purposes-information about your credit worthiness</li> <li>*affiliates from using your information to market to you</li> <li>*Sharing for non-affiliates to market to you</li> </ul> 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.
<b>Definitions</b>	
<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and non-financial companies.  <i>First Ohio Community Federal Credit Union does not have any affiliates.</i>
<b>Non-Affiliates</b>	Companies NOT related by common ownership or control. They can be financial or non-financial companies.  <i>Non-affiliates First Ohio Community Federal Credit Union shares with can include mortgage companies, insurance companies, CUSO's (credit union service organizations) and rewards service centers.</i>
<b>Joint Marketing</b>	A formal agreement between non-affiliated financial companies that together market financial products or services to you.  <i>First Ohio Community Federal Credit Union's joint marketing partners can include mortgage companies, insurance companies, CUSO's (credit union service organizations) and rewards service centers.</i>
<b>Other important information</b>	
<b>Please Note:</b> Should you have any questions, please refer to the questions section above to contact our office.	