

FACTS

WHAT DOES 1st COOPERATIVE 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
- credit history and checking account information
- account transactions 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 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 1st Cooperative Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does 1st Cooperative FCU 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 803.796.0234 or go to www.1stcooperative.org

Who we are		1st Cooperative Federal Credit Union
Who is providing this notice?	1st Cooperative Federal Credit Union	
What we do		
How does 1st Cooperative FCU 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>We maintain physical, electronic and procedural safeguards. We also do not store confidential or sensitive information using cookies.</p>	
How does 1st Cooperative FCU 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 apply for a loan ■ deposit, withdrawal or provide employment information ■ show your government issued ID <p>We also collect your personal information from others, such as credit bureaus, affiliates, or 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 creditworthiness ■ affiliates from using your information to market to you ■ sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>	
Definitions		
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ <i>1st Cooperative Federal Credit Union has no affiliates.</i> 	
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ <i>1st Cooperative Federal Credit Union does not share with nonaffiliates so they can market to you.</i> 	
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ■ <i>Our joint marketing partners include financial services and insurance companies.</i> 	
Other important information		