

**Facts**

**What Does FAST 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 numbers
- ❖ Account Balances
- ❖ Credit History
- ❖ Income
- ❖ Employment Information
- ❖ Payment History
- ❖ Transaction or Loss 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 reason FAST Federal Credit Union chooses to share, and whether you can limit this sharing.

<b>Reasons we can share your personal information:</b>	<b>Does FAST Credit Union share?</b>	<b>Can you limit this sharing?</b>
<b>For our everyday business purposes –</b> 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	No
<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	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 non affiliates' to market to you</b>	No	We Don't Share

**Questions?**

call 559-584-0922 or toll-free 1-800-635-4197 or go to [www.fastcu.com](http://www.fastcu.com)

**Who we are**

**Who is providing this notice?**

Families and Schools Together (FAST) Federal Credit Union

What we do	
<b>How does FAST Credit Union protect my personal information?</b>	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.
<b>How does FAST Credit Union collect my personal information?</b>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>❖ Open an account</li> <li>❖ Apply for a loan</li> <li>❖ Pay your bills</li> <li>❖ Give us your contact information</li> <li>❖ Provide employment information</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
<b>Why can't I limit all sharing?</b>	<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 laws and individual companies may give you additional rights to limit sharing.</p>

Definitions			
<b>Affiliates:</b>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>❖ <i>FAST Credit Union has no affiliates</i></li> </ul>		
<b>Non affiliates:</b>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <table style="width: 100%; border: none;"> <tr> <td style="vertical-align: top;"> <ul style="list-style-type: none"> <li>❖ <i>Insurance companies</i></li> <li>❖ <i>Data processors</i></li> <li>❖ <i>Plastic card processors (credit, debit, or ATM)</i></li> <li>❖ <i>Financial statement publishers or printers</i></li> </ul> </td> <td style="vertical-align: top; padding-left: 20px;"> <ul style="list-style-type: none"> <li>❖ <i>Mail house</i></li> <li>❖ <i>Mortgage service companies</i></li> <li>❖ <i>Consumer reporting agencies</i></li> <li>❖ <i>Check or share draft printers</i></li> </ul> </td> </tr> </table>	<ul style="list-style-type: none"> <li>❖ <i>Insurance companies</i></li> <li>❖ <i>Data processors</i></li> <li>❖ <i>Plastic card processors (credit, debit, or ATM)</i></li> <li>❖ <i>Financial statement publishers or printers</i></li> </ul>	<ul style="list-style-type: none"> <li>❖ <i>Mail house</i></li> <li>❖ <i>Mortgage service companies</i></li> <li>❖ <i>Consumer reporting agencies</i></li> <li>❖ <i>Check or share draft printers</i></li> </ul>
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<b>Joint marketing:</b>	<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>FAST Credit Union markets jointly with Selman &amp; Company to offer members \$2,000 in free Accidental Death &amp; Dismemberment Insurance underwritten by Transamerica Premier Life Insurance Company.</i></li> </ul>		

Other Important Information