

FACTS	WHAT DOES FIRST COMMUNITY 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 how we handle user privacy.
<b>What?</b>	The types of personal information we collect and share depend on the accounts, products or services you have with us. This information can include: <ul style="list-style-type: none"> <li>• Name, address, Social Security number, and employment information</li> <li>• Account balances and transaction history</li> <li>• Credit history and credit scores</li> <li>• Assets and investment experience</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 Community Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does First Community Credit Union share?	Can you limit this sharing?
<b>For our everyday business purposes</b> —such as to process your transactions, maintain the account(s) you have with us, 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	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	Yes
<b>For our affiliates to market to you</b>	Yes	Yes
<b>For non-affiliates to market to you</b>	Yes	Yes

<b>To limit our sharing</b>	<ul style="list-style-type: none"> <li>• Call 636-537-4460 or send a notice to us at First Community Credit Union, Attn.: Compliance Dept. P.O. Box 1030, Chesterfield, MO 63006.</li> </ul>
<p><b>Please Note:</b> If you are a <i>new</i> member, we can begin sharing your information 30 days from the date we sent you this notice. When you are <i>no longer</i> our member, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.</p>	

<b>Questions?</b>	Call us at 636-537-4460, visit us online at <a href="http://www.firstcommunity.com">www.firstcommunity.com</a> or write to us at: First Community Credit Union, 17151 Chesterfield Airport Road, Chesterfield, MO 63005-1411.
<b>More information about your privacy continued on next page.</b>	

## Our Privacy Notice - Page 2

**Who We Are**

Who is providing this notice?	First Community Credit Union.
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**What We Do**

How does First Community 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, secured files and buildings, procedural safeguards and safe record storage. We will continue to review and modify our security controls in the future to deal with changes in products, services and technology.
How does First Community Credit Union collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>• start an account</li> <li>• apply for a loan</li> <li>• use your credit or debit card</li> <li>• pay your bills</li> <li>• make deposits to or withdrawals from the accounts you have with us</li> </ul> <p>We also collect your personal information from others, including credit bureaus or other companies.</p>
Why can't I limit all sharing?	<p>Federal law only gives you the right to limit:</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 non-affiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on the account you have with us.

**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>Our affiliates include non-financial companies such as First Financial Services.</i></li> </ul>
<b>Non-affiliates</b>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• <i>First Community Credit Union does share with non-affiliates so that they can market to you; this includes sharing information with First Heritage Financial, LLC.</i></li> </ul>
<b>Joint marketing</b>	<p>A formal agreement between non-affiliated financial companies that together market financial products or services to you. Our marketing partners include:</p> <ul style="list-style-type: none"> <li>• <i>Investment companies</i></li> <li>• <i>Insurance companies</i></li> <li>• <i>Other financial service providers</i></li> </ul>

**Other Important Information**

Our mobile banking app periodically collects, transmits, and uses location information to find branches and ATMs near you, to support features that prevent fraudulent card use and alerts, as well as to send you location-specific offers and messages, but only if you expressly authorize collection of such information. If you allow access to your location in the background, we collect your name, device location, user ID, and product interaction within our app in order to provide you with personalized, targeted advertising/messages. You may choose whether location information can be monitored on a continuous basis in the background, only while the app is being used, or not at all. You can change your location permissions at any time in your device settings.