

PRIVACY NOTICE

FirstEnergy Choice Federal Credit Union's Privacy Notice describes our policy and practices concerning the personal information we collect and disclose about our members. It also includes information about third parties who may receive personal and sometimes nonpublic information from us as we conduct the business of the credit union.

What Information We Collect...We collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications and other forms.
- Information about your transactions with us.
- Information obtained when verifying the information you provide to us. This may be obtained from your current or past employers, or from other financial institutions where you conduct transactions, credit reporting agencies, and other sources.

We may disclose all of the information we collect, as described by law.

What Information We Disclose...We may disclose nonpublic personal information about you to help us in providing services to members and as permitted or required by law, to the following types of third parties:

- Financial service providers, such as insurance companies.
- Non-financial companies, such as consumer reporting agencies, data processors, check printers, plastic card processors, and government agencies.

To Whom We Disclose Information...

In order for us to conduct the business of the credit union, we may disclose all of the information we collect, as described above, to companies that perform marketing or other services on our behalf or to other financial institutions with whom we have joint marketing agreements so that we may continue to provide our member competitive products and services. We may also disclose nonpublic personal information about you under circumstances as permitted or required by law. To protect our member's privacy, we only work with companies that agree in writing to maintain strong confidentiality protections and limit the use of the information we provide. We do not permit these companies to sell the information to other third parties. If you terminate your membership with FirstEnergy Choice Federal Credit Union, we will not share information we collected about you, except as may be permitted or required by law. **What**

Members Can Do To Help...

FirstEnergy Choice Federal Credit Union is committed to protecting the privacy of its members. Members can help by following these simple guidelines:

- Protect your account numbers, plastic card numbers, personal identification numbers (PINs), and passwords.
- Never keep you PIN with your card, which can provide free access to your accounts if your card is lost or stolen.
- Use caution when disclosing your account numbers, Social Security numbers, etc. to other persons.
- If someone calls you explaining the call is on behalf of the credit union and asks for your account number,
- be aware that official credit union staff will have access to your information and will not need to ask for it.

- Keep your information with us current. If your address or telephone numbers change, please let us know. It is important that we have current information on how to reach you. If we detect potentially fraudulent or unauthorized activity or use of an account, we will attempt to contact you immediately.
- After you complete an online home banking session, log out of home banking and fechoice.com before surfing other sites. It is suggested that you do not surf other sites during your online home banking session, as this could allow a cookie to be attached and possibly compromise your information.
- Review your account statements as soon as possible after receiving them. Contact us immediately regarding any discrepancies.

Let us know if you have any questions concerning this notice or your account or any services we provide. Please do not hesitate to contact us. We are here to serve you!