



FACTS

WHAT DOES KNOXVILLE FIREFIGHTER'S 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 Income
- Account Balances and Payment History
- Credit History and Credit Scores

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 reasons Knoxville Firefighter's Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Knoxville Firefighter's 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	No	We do not share
For joint marketing with other financial companies	No	We do not share
For our affiliates everyday business purposes- information about your transactions and experiences	No	We do not share
For our affiliates to market to you	No	We do not share
For nonaffiliates to market to you	Yes	Yes

To limit our sharing Mail the form below
Please note: If you are a new member, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer a member, we continue to share your information as described in this notice. However, you can contact us any time to limit our sharing.

Questions? Call (724) 588-6119

Mail-in form

<p>Leave Blank OR [If you have a joint account your choices will apply to everyone on your account unless you mark below] <input type="checkbox"/> Apply my choices only to me</p>	Mark if you want to limit <input type="checkbox"/> Do not share my personal information with non-affiliates to market their products and services to me.	
	Name	Mail to:
	Address	Knoxville Firefighter's
	City State, Zip	Federal Credit Union
	Account #	5207 Schubert Road, Knoxville, Tn. 37912

Who we are

Who is providing this notice?	Knoxville Firefighter's Federal Credit Union
-------------------------------	--

What we do

How does Knoxville Firefighter's 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 Knoxville Firefighter's collect my personal information?	We collect your personal information, for example when you <ul style="list-style-type: none">• open an account or deposit money• pay your bills or apply for a loan• use your credit or debit card or make a wire transfer
Why can't I limit sharing?	Federal law gives you the right to limit only <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 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 - unless you tell us otherwise.

Definitions

Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. We do not have any affiliates.
Nonaffiliates	Companies not related by common ownership or control. They can be financial or non financial companies such as Insurance companies Consumer reporting agencies Data processor Plastic card processor Share draft printers Direct marketing companies
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you such as Cuna Mutual Group