

FACTS

What Does First Financial of Maryland Federal Credit Union (FFFCU) Do With Your Personal Financial 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 customer/member's personal information to run their everyday business. In the sections below, we list the reasons financial companies can share their customer/member's personal information; the reasons FFFCU chooses to share; and whether you can limit this sharing.

Reasons We can Share your Personal Information	Does FFFCU 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 a credit bureau.	Yes	No
For our marketing purposes — to offer our products and services to you	Yes	Yes
For joint marketing with other financial companies	Yes	Yes
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

To limit our sharing

- Call 410-321-6060
- Visit us online: www.firstfinancial.org
- Mail the form below

Please note: If you are a new customer/member, we can begin sharing your information immediately. When you are *no longer* our customer/member, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.

Questions

Call 410-321-6060 or go to www.firstfinancial.org

Mail-in Form

Mark any/all you want to limit:
 First Financial promotional loan offers
 First Financial promotional mailings
 First Financial promotional email
 Joint marketing with other financial companies

Name	
Address	
City, State, Zip	
Account #	

Mail to:

First Financial of Maryland Federal Credit Union
 Attention: Operations Center
 1215 York Road
 Lutherville, MD 21093

Who we are

Who is providing this notice?	First Financial of Maryland Federal Credit Union 1215 York Road, Lutherville, MD 21093
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What we do

How does First Financial of Maryland Federal Credit Union protect my personal information?	To protect your personal financial 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 First Financial of Maryland Federal Credit Union 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 We also collect your personal information from others, such as credit bureaus, affiliates or other companies.
Why can't I limit all 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.

Definitions

Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ■ <i>First Financial of Maryland Federal Credit Union does not share with our affiliates.</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ■ <i>First Financial of Maryland Federal Credit Union does not share with non-affiliates so they can market to you.</i>
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> ■ <i>Our joint marketing partners include insurance companies.</i>

Other important information

You may opt out of receiving marketing information from First Financial of Maryland Federal Credit Union or through our joint marketing agreements. Follow instructions in the "To limit sharing" section of this notice.


