

Annual Notice Of Privacy Policy

FACTS

WHAT DOES FIRST BRISTOL 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 depends 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

When we close your account, we may continue to share information about you according to our policies.

How?

All financial companies need to share customers' personal information to run their everyday business - to process transactions, maintain customer accounts, and report to credit bureaus. In the section below, we list the reasons First Bristol Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information.	Does First Bristol Federal Credit Union Share?	Can you limit this sharing?
For our everyday business purposes - to process your transactions, maintain your account, and report to credit bureaus.	Yes	No - because sharing of this type of information is essential for us to conduct business.
For our marketing purposes - to offer our products and services to you.	Yes	No - because we have an existing business relationship with you the law allows us the right to offer you additional products and services.
For joint marketing with other financial companies -with whom we have written agreements that prevent them from sharing your information with others.	Yes	No - because sharing of this type of information is essential for us to conduct business.
For our affiliates' everyday business purpose -Information about your transactions and experiences.	No	We don't share.
For our affiliates to market to you	No	We don't share.
For non-affiliates to market to you	No	We don't share.

Contact Us

Call 860-584-0956 locally or 1-800-692-8328

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Sharing Practices

How often does First Bristol Federal Credit Union notify me about their practices?	We must notify you about our sharing practice when you open an account and each year while you are a member.
How does First Bristol Federal 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 and secured files and buildings.
How does First Bristol Federal Credit Union collect my personal information?	We collect your personal information, for example, when you: <ul style="list-style-type: none">■ Complete an application, open an account or deposit money■ Pay your bills or apply for a loan■ Use your debit card We also collect your personal information from others, such as credit bureaus or other companies
Why can't I limit all sharing?	Federal law gives you the right to limit sharing only for <ul style="list-style-type: none">■ Affiliates everyday business purposes - information about your creditworthiness■ Affiliates to market to you■ Non-affiliates to market to you State laws and individual companies may give you additional rights to limit sharing.

Definitions

Everyday business purposes	The actions necessary by financial companies to run their business and manage customer accounts, such as <ul style="list-style-type: none">■ processing transactions, mailing, and audit services■ providing information to credit bureaus■ responding to court orders and legal investigations
Affiliates	Companies related by common ownership or control. They can be financial or non-financial companies <ul style="list-style-type: none">■ First Bristol Federal Credit Union has no affiliates.
Non-affiliates	Companies not related by common ownership or control. They can be financial or non-financial companies. <ul style="list-style-type: none">■ First Bristol Federal Credit Union does not share with non-affiliates so they can market to you.
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products and services to you. <ul style="list-style-type: none">■ Our joint marketing partners include insurance providers, and a credit card company.