

**ANNUAL PRIVACY POLICY CONSUMER ACCOUNT DISCLOSURES AND/OR  
BUSINESS MEMBERSHIP AND ACCOUNT AGREEMENT**

**FACTS**

**WHAT DOES FIRST COMMERCE 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 what we do.                                      |
| <b>What?</b> | The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> <li>▪ Social Security number and Payment History</li> <li>▪ Transaction History and Checking Account History</li> <li>▪ Employment History and Account Balances</li> </ul> |
| <b>How?</b>  | All financial companies need to share member's 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 Commerce Credit Union chooses to share; and whether you can limit this sharing.                                    |

| Reasons we can share your personal information   | Does First Commerce Credit Union share? | Can you limit this sharing? |
|--|---|-----------------------------|
| <b>For our everyday business purposes—</b> such as to process your transactions, maintain your account(s), 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                                     | Yes                         |
| <b>For joint marketing with other financial companies</b>  | Yes                                     | Yes                         |
| <b>For our affiliates' everyday business purposes—</b> information about your transactions and experiences   | Yes                                     | Yes                         |
| <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 nonaffiliates to market to you</b>  | Yes                                     | Yes                         |

|                             |  |
|-----------------------------|--|
| <b>To limit our sharing</b> | <ul style="list-style-type: none"> <li>▪ Call 850-488-0035 or 1-800-533-5772— our menu will prompt you through your choice(s) to reach TeliBranch!LIVE or</li> <li>▪ Visit us online: <a href="http://www.FirstCommerceCU.org">www.FirstCommerceCU.org</a> to send a secure message via iBranch!</li> <li>▪ Please note:</li> </ul> <p>If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.</p> |
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| <b>Questions?</b> | Call <b>850-488-0035</b> or <b>1-800-533-5772</b> or go to any branch location. |
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| Who we are  |   |
|---|---|
| <b>Who is providing this notice?</b>  | First Commerce Credit Union (FCCU)  |
| What we do  |   |
| <b>How does FCCU protect my personal information?</b>                                     | 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.   |
| <b>How does FCCU collect my personal information?</b>                                     | We collect your personal information, for example, when you <ul style="list-style-type: none"> <li>▪ open an account or use your credit or debit card</li> <li>▪ pay your bills or apply for a loan</li> <li>▪ make deposits or withdrawals from your account</li> </ul>  |
| <b>Why can't I limit all sharing?</b>   | Federal law gives you the right to limit only <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 nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p> |
| <b>What happens when I limit sharing for an account I hold jointly with someone else?</b> | Your choices will apply to everyone on your account.  |
| Definitions   |   |
| <b>Affiliates</b>   | Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>▪ <i>Six Pillars Financial Advisors, LLC</i></li> <li>▪ <i>First Commerce Insurance Agency</i></li> </ul>  |
| <b>Nonaffiliates</b>  | Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>▪ <i>Nonaffiliates we share with can include direct mail marketing companies</i></li> </ul>  |
| <b>Joint marketing</b>  | A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> <li>▪ <i>Our joint marketing partners include insurance, mortgage companies, debt collectors, security broker dealers</i></li> </ul>  |
| Other important information   |   |
|   |   |