

# Privacy Notice

Revision Date: March 19, 2021

## FACTS WHAT DOES FIRST TECH 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 depends on the product(s) or service(s) you have with us. This information can include: <ul style="list-style-type: none"><li>• Social Security number and account transactions.</li><li>• Payment history and account balances.</li><li>• Credit history and checking account information.</li></ul>
<b>How?</b>	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies share their customers' personal information; the reasons First Tech chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does First Tech 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	No
<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	No
<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 non-affiliates to market to you</b>	No	We don't share

<b>To limit our sharing</b>	<ul style="list-style-type: none"><li>• Visit <a href="http://www.firsttechfed.com">firsttechfed.com</a> and click on "Opt-Out" in the bottom navigation bar (<a href="http://www.firsttechfed.com/OptOut">http://www.firsttechfed.com/OptOut</a>).</li><li>• Call our Member Service Center toll free at 855.855.8805.</li></ul> <p><b>Please note:</b> If you're a new member, we can begin sharing your information 30 days from the date we delivered this notice. When you're no longer our member, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.</p>
<b>Select communication preference</b>	<ul style="list-style-type: none"><li>• Visit <a href="http://www.firsttechfed.com">firsttechfed.com</a> and click on "Opt-Out" in the bottom navigation bar (<a href="http://www.firsttechfed.com/OptOut">http://www.firsttechfed.com/OptOut</a>).</li><li>• Call our Member Service Center toll free at 855.855.8805.</li></ul> <p><b>Please note:</b> We may contact our existing members by email, mail or telephone to offer additional financial products or services that we believe may be of interest to you. You may direct us not to send you such offers.</p>
<b>Questions?</b>	Call toll free at 855.855.8805 or visit <a href="http://www.firsttechfed.com">firsttechfed.com</a> .

<b>Who We Are</b>	
<b>Who is providing this notice?</b>	First Technology Federal Credit Union and the other companies listed in the First Tech Legal Entities section.

<b>What We Do</b>	
<b>How does First Tech protect my personal information?</b>	To protect your personal information from unauthorized access and use, we use federally compliant security measures. These measures include computer safeguards and secured files and buildings.

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What We Do	
How does First Tech collect my personal information?	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"><li>• Open an account or use your credit or debit card.</li><li>• Apply for a loan or give us your contact information.</li><li>• Make deposits or withdrawals from your account.</li></ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
“Why can’t I limit all sharing?”	<p>Federal law gives you the right to limit only:</p> <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>See below for more on your rights under state law.</p>
What happens when I limit sharing for an account I hold jointly with someone else?	<p>Your choice will apply to everyone on your account.</p>

Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies. Our affiliates include <i>but are not limited to</i></p> <ul style="list-style-type: none"><li>• Addison Avenue Financial Partners, LLC, DBA First Tech Insurance Services and Member Network Insurance;</li><li>• CU Digital Odyssey LLC.</li></ul>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"><li>• <i>We don’t share with nonaffiliates so they can market to you.</i></li></ul>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"><li>• <i>Our joint marketing partners include investment, insurance, and other financial services companies.</i></li></ul>

Other Important Information	
<p>In addition to this Privacy Notice, our <b>Online Privacy Statement (available at <a href="https://www.firsttechfed.com/Online/Privacy">https://www.firsttechfed.com/Online/Privacy</a>)</b> explains how we may collect, use and share information from or about you through our online and mobile sites. We encourage you review our Online Privacy Statement thoroughly.</p> <p>You may have other privacy protections under applicable state laws. To the extent these state laws apply, we will comply with them when we share information about you. Please review our <b>Notice to Consumer of State Privacy Protections</b> for more details on state-specific privacy protections.</p> <p><b>For Nevada residents:</b> We may contact our existing members by telephone to offer additional financial products that we believe may be of interest to you. You have the right to opt out of these calls by adding your name to our internal do-not-call list. To opt out of these calls, please call us toll free at 855.855.8805 or visit us online at <a href="https://www.firsttechfed.com">firsttechfed.com</a> and tell us your preference. We’re providing you this notice under Nevada state law. In addition to contacting us, Nevada residents can contact the Nevada Attorney General for more information about your opt out rights by calling 775.684.1100, emailing <a href="mailto:bcinfo@ag.state.nv.us">bcinfo@ag.state.nv.us</a>, or by writing to: Office of the Attorney General, Nevada Department of Justice, Bureau of Consumer Protection 100 North Carson Street, Carson City, NV 89701-4717.</p> <p><b>For Vermont residents:</b> In accordance with Vermont law, we won’t share information we collect about you with companies outside of our corporate family, except as permitted by law, including, for example with your consent or to service your account. We won’t share information about your creditworthiness, but we may share information about our transactions or experiences with you within our corporate family without your consent.</p>	

First Tech Legal Entities Covered By This Notice	
<p>First Technology Federal Credit Union, also doing business as Addison Avenue Investment Services, and the following affiliated companies (collectively “First Tech”) are covered by this notice: Addison Avenue Financial Partners, LLC, DBA First Tech Insurance Services; DBA Member Network Insurance; and CU Digital Odyssey LLC.</p>	