

Privacy Statement and Practices of First Watch Federal Credit Union

The Board of Directors of First Watch FCU values the trust you have placed in us and is committed to offering you competitive financial products and services to meet your financial needs. Your financial privacy and security is always a priority in administering any product or service we offer. Federal Law requires us to give you an annual [Privacy Notice](#) and to explain how we collect, use, and protect your personal financial information.

We must share personal, financial information in order to run our everyday business such as processing your transactions, maintaining your account, responding to court orders and legal investigations, and reporting to credit bureaus. When we provide information to a financial service providers, such as an insurance company, to jointly market additional financial products for you to consider, we require a written agreement in which the third party agrees to adhere to privacy principles and standards consistent with those of First Watch FCU. We do not permit these companies to sell the information we share with them to other third parties. We do not sell account holder lists.

Information We Collect and Disclose About You

First Watch FCU only collects and shares non-public information necessary to provide the products and services you select to receive. We may disclose all of the information we collect, as described below. The information is obtained through the following sources: the application to open an account or apply for a loan, applications or forms for other credit union products or services, information about your transactions with us or others, and information we receive from a consumer reporting agency.

We may also disclose information we collect about you under other circumstances as permitted or required by law. This typically includes information to process transactions on your behalf, to conduct the daily operations of the credit union, to follow instructions you give the credit union, or protect the security of our financial records.

How We Protect Your Information

First Watch FCU respects the confidentiality of your financial information. All operational and data processing systems containing non-public personal information are protected by physical, electronic and procedural safeguards that comply with Federal standards and best practices. We have internal procedures to restrict employee access to non-public member information to those employees with a valid business reason for knowing such information. Employees are trained on the importance of confidentiality and privacy of member information, and policies and procedures are strictly enforced by management.

Questions or to Limit Our Sharing

If you have any questions, please call (325)-670-2429 and ask for the Member Services Manager. For additional information or to learn about your options to limit the sharing of non-public information, click the link to the [Privacy Notice](#) or the [Privacy OPT OUT form](#).