

# FACTS

## WHAT DOES THE TENNESSEE 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 Account Balances</li> <li>Transaction History and Credit History</li> <li>Account Transactions and Wire Transfer Instructions</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 can share their customers' personal information; the reasons The Tennessee Credit Union choose to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does The Tennessee 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	No	We don't share
<b>For our affiliates to market to you</b>	Yes	Yes
<b>For nonaffiliates to market to you</b>	No	We don't share

<b>To limit our sharing</b>	<ul style="list-style-type: none"> <li>Visit us online: <a href="http://www.ttcu.org/ttcu_info/forms.aspx">www.ttcu.org/ttcu_info/forms.aspx</a></li> <li>Mail the form below</li> <li>Call us at 800-622-2535 or email us at <a href="mailto:MemberServices@ttcu.org">MemberServices@ttcu.org</a></li> </ul> <p><b>Please note:</b> 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.</p> <p>However, you can contact us at any time to limit our sharing.</p>
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<b>Questions?</b>	Call 800-622-2535 or email us at <a href="mailto:MemberServices@ttcu.org">MemberServices@ttcu.org</a>
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Mail-in Form	
	Mark any/all you want to limit: <input type="checkbox"/> Do not use my personal information to market to me. <input type="checkbox"/> Do not share my personal information with other financial institutions to jointly market to me.
	<b>Name</b>
	<b>Address</b>
	<b>City, State, Zip</b>
<b>Mail To:</b>	The Tennessee Credit Union 1400 8 <sup>th</sup> Avenue South Nashville, TN 37203

## Who we are

Who is providing this notice?

The Tennessee Credit Union

## What we do

How does The Tennessee 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 The Tennessee Credit Union collect my personal information?

We collect your personal information, for example, when you

- Open an account or apply for a loan
- Give us your contact info or make a wire transfer
- Make a deposit or withdrawal

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

- „ 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

**Nonaffiliates**

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *The Tennessee Credit Union does not share with nonaffiliates so they can market to you.*

**Joint marketing**

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *Our joint marketing partners include providers of insurance products.*

## Other important information

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