

## Privacy Policy

At Traverse Catholic Federal Credit Union, we're committed to maintaining our members' privacy by protecting all personal information entrusted to us through the course of business. We recognize the expectation of complete confidentiality and, as always, will continue to provide this level of service to our members.

### Our Privacy Disclosure Policy

We collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications and other forms
- Information about your transactions with us, our affiliates, or others
- Information we receive from a consumer reporting agency

We do not disclose any nonpublic personal information about our members and former members to anyone, except as permitted by law. We may disclose all of the information we collect as described above to companies that perform marketing services on our behalf, for example — insurance or check printing companies. We restrict access to nonpublic personal information about you to only those employees who need to know that information to provide products or services to you. We maintain physical, electronic and procedural safeguards that comply with federal regulations to guard your nonpublic personal information. If you ever have questions or concerns about the integrity of your account information, please contact us at (231) 946-6655.

#### **FACTS What does TCFCU do with your personal information?**

**Why?** Financial companies choose how they share 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 depend 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 you are no longer our member, we continue to share information as described in this notice.

**How?** All financial companies need to share member personal information to run their everyday business. In the section below, we list the reasons financial companies can share their member's personal information; the reasons that TCFCU chooses to share; and whether you can limit this sharing.

<b>Reasons We Can Share Your Personal Information</b>	<b>Does TCFCU Share?</b>	<b>Can You Limit this Sharing?</b>
For our everyday business purposes - such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus.	Yes	No
For our marketing purposes - to offer our products and services to you.	Yes	Yes
For joint marketing with other financial companies.	N/A	N/A
For our affiliates' everyday business purposes - information about your transactions and experiences.	Yes	No
For our affiliates' everyday business purposes - information about your creditworthiness.	Yes	Yes
For our affiliates to market to you.	Yes	Yes
For nonaffiliates to market to you.	Yes	Yes
<b>Who We Are</b>		
Who is providing this notice?	Traverse Catholic Federal Credit Union	
<b>What We Do</b>		
How does TCFCU 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 TCFCU 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 deposit money</li> <li>-Pay your bills or apply for a loan</li> <li>-Use your credit card or debit card</li> </ul> <p>We also collect your personal information for others, such as credit bureaus, affiliates, or other companies.</p>	

Why can't I limit 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

## Definitions

Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies.
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you.