FACTS

WHAT DOES TRUNEIGHBOR CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?

Why?	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.
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 account balances • Credit history and credit scores • Employment information and payment history When you are *no longer* our member, we continue to share your information as described in this notice.
How?	All financial companies need to share members' 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 TruNeighbor Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does TruNeighbor Credit Union share?	Can you limit this sharing?
For our everyday business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, and report to credit bureaus	We Do Share	We Don't Share
For our marketing purposes – to offer our products and services to you	We Do Share	We Don't Share
For joint marketing with other financial companies	We Do Share	We Don't Share
For our affiliates' everyday business purposes – information about your transactions and experiences	We Don't Share	We Don't Share
For our affiliates' everyday business purposes – information about your creditworthiness	We Don't Share	We Don't Share
For nonaffiliates to market to you	We Don't Share	We Don't Share

Questions?	Call (423) 378-9292 or go to www.truneighborcu.org

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What we do	
How does TruNeighbor 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. We also restrict access to nonpublic personal information about you to those employees and volunteers who need to know the information to provide products or services to you.
How does TruNeighbor Credit Union collect my personal information?	We collect your personal information, for example, when you • Open an account or use your credit or debit card • Apply for financing or pay us by check • Show us your driver's license 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.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. • *TruNeighbor CU doesn't have any affiliates.*
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. • *TruNeighbor CU doesn't 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 loan recapture programs and insurance companies.*

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