

**FACTS** **WHAT DOES TULARE COUNTY FEDERAL 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**
- **Credit history**
- **Credit score**
- **Income**
- **Account balance**
- **Account 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 customers' personal information; the reasons **Tulare County Federal Credit Union** 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>
<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	<b>Yes</b>	<b>No</b>
<b>For our marketing purposes -</b> To offer our products and services to you	<b>Yes</b>	<b>No</b>
<b>For joint marketing with other financial companies</b>	<b>No</b>	<b>We do not share</b>
<b>For our affiliates' everyday business purposes -</b> information about your transactions and experiences	<b>No</b>	<b>We do not share</b>
<b>For our affiliates' everyday business purposes -</b> Information about you creditworthiness	<b>No</b>	<b>We do not share</b>
<b>For non-affiliates to market to you</b>	<b>No</b>	<b>We do not share</b>

**Questions?** Call (559) 686-1791 or go to [www.tularefcu.org](http://www.tularefcu.org)

## Who we are

Who is providing this notice?	Tulare County Federal Credit Union
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## What we do

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?	We Collect your personal information, for example, when you: <ul style="list-style-type: none"> <li>▪ Open an account</li> <li>▪ Apply for a loan</li> <li>▪ Use your credit or debit card</li> <li>▪ Use PSCU or Bill Payer</li> <li>▪ Provide employment information</li> </ul>
Why can't I limit all sharing?	Federal Law gives you the right to limit only: <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 non-affiliate's to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>

## Definitions

Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>▪ <b>TCFCU has no affiliates.</b></li> </ul>
Non-affiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>▪ <b>TCFCU does not share with non-affiliates so they can market to you.</b></li> </ul>
Joint marketing	A formal agreement between non-affiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> <li>▪ <b>TCFCU does not market products or services jointly with non-affiliated companies.*</b></li> </ul>

## Other Important Information

**\*When we let you know of a financial product or service offered by another company, we retain control of your information until you authorize its release by choosing to become a customer of the company or by requesting their product or service.**