



# Privacy Policy

Effective Date: July 16, 2020

## Facts

### WHAT DOES TELCO COMMUNITY 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
- Account transactions and checking account information
- Credit history, credit scores, and overdraft history

When you are no longer our member, we continue to share your information as described here.

#### 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 share their members' personal information; the reasons Telco Community Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Telco Community 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, or report to credit bureaus.	Yes	No
For our marketing purposes – to offer our products and services to you.	Yes	No
For joint marketing with other financial companies.	Yes	No
For our affiliates' everyday business purposes – information about your transactions and experiences.	No	We Don't Share
For our affiliates' everyday business purposes – information about your creditworthiness.	No	We Don't Share
For our affiliates to market to you.	No	We Don't Share
For our non-affiliates to market to you.	No	We Don't Share

## WHAT WE DO

### How does Telco Community 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 Telco Community Credit Union collect my personal information?

We collect your personal information, for example, when you:

- Open an account
- Pay your bills or apply for a loan
- Use your credit or debit card
- Apply for a Loan
- Make Deposits or Withdrawals to/from your account

### 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 non-affiliates to market to you

State law 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 non-financial companies.  
– Telco Community Credit Union has no affiliates.

**Non-affiliates-** Companies not related by common ownership or control. They can be financial and non-financial companies.  
– Non-affiliates we share with can include insurance companies, government agencies, plastic card processors (credit/debit/ATM), financial statement publishers or printers, mortgage companies, mortgage services companies, consumer reporting agencies, data processors, and check/share draft printers.

**Joint Marketing-** A formal agreement between non-affiliated financial companies that together market financial products or services to you. These partners include:

- Insurance Companies
- Investment Companies
- Other partners who provide financial services

Questions? Call 828-252-6458 or visit [www.telcoccu.org](http://www.telcoccu.org)