

PRIVACY NOTICE

FACTS **WHAT DOES TRANSIT EMPLOYEES 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 and income
- Account balances and payment history
- Account transactions and credit 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 member’s 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 TEFCU chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does TEFCU 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 do not share
For our affiliates’ everyday business purposes— information about your creditworthiness	No	We do not share
For nonaffiliates to market to you	No	We do not share

Questions?

Call 301-289-9800 or go to www.tefcu.org

Who we are	
Who is providing this notice?	Transit Employees Federal Credit Union (TEFCU)
What we do	
How does TEFCU protect my personal information?	<p>To protect your personal information from unauthorized access and use, we use security measures that comply with federal law.</p> <p>TEFCU regularly tests and assesses its information security measures, systematically trains employees, and adopts upgrades and enhancements as necessary to protect your personal information.</p>
How does TEFCU collect my personal information?	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> ■ Open an account or deposit money ■ Pay your bills or apply for a loan ■ Use your credit or debit card ■ Provide us with your Government issued ID and contact information <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only:</p> <ul style="list-style-type: none"> ■ Sharing for affiliates' everyday business purposes- information about your transactions and experiences ■ Affiliates everyday business purposes- information about your credit worthiness ■ Sharing for nonaffiliates to market to you <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. TEFCU does not have any affiliates.
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ TEFCU does not sell or share any member information with nonaffiliates offering their products and services to you.

<p>Joint marketing</p>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ■ In order to provide financial services to you, TEFCU shares certain information about you with our joint marketing partners and third-party service providers. Our joint marketing partners and third-party service providers include insurance companies, data processing companies, collection and credit reporting agencies, and other financial services companies.
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<p>Other important information</p>	
<p>Protecting Your Own Privacy: TEFCU recommends that our members take the necessary precautions to protect their own privacy. Some of these precautions include: Never provide personal information, such as your Social Security number, account or credit card information over the phone unless you have initiated the call. – Ensure that your computer has the most current virus detection and/or firewall protection. – Safeguard your ATM, credit and debit cards. – Memorize Personal Identification Numbers (PINs) and abstain from writing PINs, SSN and credit card numbers where they can be easily found. - Keep your financial records and personal information in a secure location. – Review your account statements regularly and report any suspicious activity. – Check your credit once a year. – Shred unused pre-approved credit card offers, credit card receipts, canceled checks, pay stubs and financial documents. – Report lost or stolen checks, credit and debit cards immediately.</p>	