**PRIVACY POLICY DISCLOSURE**

[Revised 04/2016]

| FACTS | WHAT DOES TLCU FINANCIAL 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:<br>• Social Security number and account balances<br>• credit history and credit scores<br>• income and transaction history |
| **How?** | All financial companies need to share customers' 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 TLCU Financial chooses to share, and whether You can limit this sharing. |

| Reasons We can share Your personal information | Does the 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 non-affiliates to market to You** | **NO** | **WE DON'T SHARE** |

| Questions? | Call (574) 255-3193 or go to www.tlcufinancial.org |
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| What We do | |
|---|---|
| **How does TLCU Financial 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 TLCU Financial collect my personal information?** | We collect Your personal information, for example, when You<br>• open an Account or apply for financing<br>• provide employment information or give Us Your contact information<br>• show Us Your driver's license<br><br>We also collect Your personal information from others, such as credit bureaus, affiliates, or others. |
| **Why can't I limit all sharing?** | Federal law gives You the right to limit only<br>• sharing for affiliates' everyday business purposes - information about Your creditworthiness<br>• affiliates from using Your information to market to You<br>• sharing for non-affiliates to market to You<br><br>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 non-financial companies.<br>• *TLCU Financial has no affiliates.* |
| **Non-Affiliates** | Companies not related by common ownership or control. They can be financial and non-financial companies.<br>• *TLCU Financial does not share with non-affiliates so they can market to You.* |
| **Joint Marketing** | A formal agreement between non-affiliated financial companies that together market financial products or services to You.<br>• *Our joint marketing partners include insurance companies.* |