

NOTICE OF YOUR FINANCIAL PRIVACY RIGHTS

Facts	What Does Teachers 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?	<p>The types of personal information we collect and share depends on the products or services you have with us. This information can include:</p> <ul style="list-style-type: none"> • Social Security number and account balances • Account transactions and checking account information • Credit scores and payment history
How?	All financial companies need to share customers' personal information to run their everyday business. In the section that follows, we list the reasons financial companies can share their customers' personal information; the reason Teachers Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does TFCU 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	No
For our affiliates' everyday business purpose - information about your creditworthiness	No	No

Questions?

Call 631-698-7000, ext. 6780, or
go to www.teachersfcu.org

Who We Are

Who is providing this notice?

Teachers Federal Credit Union

What We Do

How does TFCU 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 TFCU collect my personal information?

We collect your personal information, for example, when you

- Open an account or deposit money
- Pay your bills or apply for a loan
- Use your credit or debit card

We also collect your personal information from other companies.

Why can't I limit all sharing?

Federal law gives you the right to limit only

- Sharing for affiliates everyday business purpose - information about your creditworthiness
- Affiliates from using your information to market to you
- Sharing for non-affiliates 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 non-financial companies. TFCU has no affiliates.

Non-affiliates

Companies not related by common ownership or control. They can be financial and non-financial companies.

- Non-affiliates TFCU shares with can include car financing or leasing companies, mortgage companies, insurance companies, direct marketing companies, credit card companies, and non-profit organizations.

Joint marketing

A formal agreement between non-affiliated financial companies that together market financial products or services to you.

- TFCU's joint marketing partners can include car financing or leasing companies, mortgage companies, insurance companies, direct marketing companies, credit card companies, and non-profit organizations.

Other important information

TFCU recognizes its responsibility to protect children's privacy and safety online. TFCU's website is not directed to children and does not collect or retain individually identifiable information about children under the age of 13.

