

ANNUAL PRIVACY DISCLOSURE

FACTS

WHAT DOES TRUSERVICE CFCU 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
- Overdraft history and credit history
- Payment history and transaction or loss 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 members' personal information, the reasons TSCFCU chooses to share, and whether you can limit this sharing.

Reason we can share your personal information	Does TSCFCU 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 to report to credit bureaus	Yes	No
For our marketing purposes; to offer our products and services to you	Yes	No

Reason we can share your personal information	Does TSCFCU share?	Can you limit this sharing?
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

Q&A: Reasons we can share your personal information

How does TSCFCU 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 TSCFCU collect my personal information?	We collect your personal information, for example, when you: <ul style="list-style-type: none"> • Open an account or show your government-issued ID • Apply for financing or give us your contact information • Give us your wage statements
Why can't I limit all sharing?	We also collect your personal information from others, such as credit bureaus, affiliates, or other companies. Federal law gives you the right to limit only: <ul style="list-style-type: none"> • 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. <i>TSCFCU has no affiliates.</i>
Non-Affiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. <i>TSCFCU does not share with affiliates so they can market to you.</i>
Joint Marketing	A formal agreement between non-affiliated financial companies that together market financial products or services to you. <i>Our joint marketing partners include CUNA Mutual Group's MEMBERCONNECT.</i>



If you have additional questions regarding this disclosure, please call us at 501-225-3636 or go to www.TruService.net.