

## **TNConnect Credit Union**

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## **Privacy Notice**

FACTS	WHAT DOES TNCONNECT 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  Payment history and transaction history  Account balances and employment information  When you are no longer our customer, 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 member's personal information; the reasons TNConnect Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does TNConnect 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 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 nonaffiliates to market to you	No	We don't share

Question? Call 865-688-2424 or 800-344-9916 or go to www.tnconnectcu.org
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Who we are				
Who is providing this notice?	TNConnect Credit Union			
How does TNConnect 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 TNConnect collect my personal information?	We collect your personal information, for example, when you     Open an account or make deposits or withdrawals     Apply for a loan or seek financial advice     Use your debit or credit card We also collect your personal information from others, such as credit bureaus and other companies.			
Why can't I limit all sharing?	Federal law gives you the right to limit only <ul> <li>sharing for affiliates' everyday business purposes—information about your creditworthiness</li> <li>affiliates from using your information to market to you</li> <li>sharing for nonaffiliates to market to you</li> </ul> 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 nonfinancial companies.  TNConnect Credit Union has no affiliates.			
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies.  TNConnect Credit Union does not share with nonaffiliates so they can market to you.			
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you.  CUNA Mutual Member Connect Selman and Company			
Other Important Information				