

**FACTS****WHAT DOES TRI-CITIES CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?**

<b>Why?</b>	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.
<b>What?</b>	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> <li>- Social Security number and income</li> <li>- account balances and payment history</li> <li>- credit history and credit scores</li> </ul>
<b>How?</b>	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 Tri-Cities Credit Union chooses to share; and whether you can limit this sharing.

<b>Reasons we can share your personal information</b>	<b>Does Honor Credit Union share?</b>	<b>Can you limit this sharing?</b>
<b>For our everyday business purposes</b> , such as processing your transactions, maintaining your account(s), responding to court orders and legal investigations, or reporting to credit bureaus	Yes	No
<b>For our marketing purposes</b> - to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	Yes	No
<b>For our affiliates' everyday business purposes</b> , information about your transactions and experiences	Yes	No
<b>For our affiliates' everyday business purposes</b> , information about your creditworthiness	Yes	Yes
<b>For our affiliates to market to you</b>	Yes	Yes
<b>For nonaffiliates to market to you</b>	No	We Don't Share

<b>To limit our sharing</b>	<ul style="list-style-type: none"> <li>- Call (616) 842-6320</li> <li>- Visit us online: <a href="http://www.tricu.org">www.tricu.org</a></li> </ul> <p><b>Please note:</b> If you are a <i>new</i> member, we can begin sharing your information ____ days from the date we sent this notice. When you are <i>no longer</i> our member, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.</p>
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**Questions?** Call 616) 842-6320 or go to [www.tricu.org](http://www.tricu.org)

**Who we are**

**Who is providing this notice?**

Tri-Cities Credit Union

# What we do

<b>How does Tri-Cities Credit Union protect my personal information?</b>	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. Tri-Cities Credit Union regularly tests and assesses its information security measures to protect your information.
<b>How does Tri-Cities Credit Union collect my personal information?</b>	We collect your personal information, for example, when you - open an account or deposit money - apply for a loan or credit card  We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
<b>Why can't I limit all sharing?</b>	Federal law gives you the right to limit only - sharing for affiliates' everyday business purposes-information about your creditworthiness - affiliates from using your information to market to you - sharing for nonaffiliates to market to you  State laws and individual companies may give you additional rights to limit sharing.
<b>What happens when I limit sharing for an account I hold jointly with someone else?</b>	Your choices will apply to everyone on your account.

Who we are?

## Definitions

<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <p>- <i>Tri-Cities Credit Union</i></p>
<b>Nonaffiliates</b>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <p>- <i>Tri-Cities Credit Union does not share with non-affiliates so they can market to you.</i></p>
<b>Joint marketing</b>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <p>- <i>Our joint marketing partners include insurance and other financial companies.</i></p>

## Other important information

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