

## **Privacy Notice**

### **Important Notice About Your Personal Information**

Telcom Credit Union is committed to making available products and services that will enable you to meet your financial needs and reach your financial goals. Protecting your personal information is crucial, and is a high priority for everyone associated with our credit union.

To ensure that you can rely upon the quality of products and services we make available, our credit union stands behind the following Privacy Policy. We are required by law to provide you with this notice in order to inform and explain to you how we collect, use and safeguard your personal financial information. If you have any questions about this disclosure or what it says, please contact a financial service representative.

#### **Information We Collect About You**

From membership and other applications for products and services submitted by you, we obtain information such as, but not limited to, your name, address, social security number, employer, income, and account information at other financial institutions.

From transactions with us and other companies we work with to provide you with products and services, we obtain information such as account balances, payment histories, parties to transactions, and credit card usage.

From consumer reporting agencies we obtain information related to your creditworthiness.

Telcom Credit Union will collect only the personal information that is necessary to conduct our business. That means only what is necessary to provide competitive financial products and services no more.

#### **Information About You We Share**

Telcom Credit Union will share information about you only when absolutely necessary. We disclose information we collect about you under certain circumstances and as permitted or required by law. The disclosure of this information typically includes processing transactions on your behalf, as you authorize, to provide you with a product or service, to conduct the operations of this credit union, and to protect the security of our financial records.

In order to provide you with certain products and services, we sometimes disclose your information with other organizations. In some cases we enter into agreements with third parties to provide these products and services to you on our behalf or to jointly market products and services. For example, as a benefit of membership we make insurance products available to you at discounted premiums. In order to do this, we provide information such as your name and address to the insurance company that offers its products to you. To protect your privacy, we only do business with companies that agree in writing to maintain strong confidentiality protections. We restrict these companies to using your information only for the reason we have given to them, and for no other purpose.

We will partner only with businesses that follow strict confidentiality requirements. Under no circumstances will we authorize these firms to charge your account without express consent, and we will not sell member information to telemarketing firms.

In the event that you terminate your membership we will not share any of your information we have collected about you, except as permitted or authorized by law.

### **How We Protect Your Information**

Under no circumstances do we provide any information we collect about you to telemarketers or other third parties that do not act on your behalf as a member of this credit union. We provide all users of our ATMs with protection of their personal financial information.

We restrict access to nonpublic personal information about you to only those employees and members of our Official Family who have a specific business purpose for accessing and utilizing this information. Our employees and members of our Official Family are trained in the importance of maintaining confidentiality and member privacy. We maintain physical, electronic and procedural safeguards as part of a comprehensive risk management system that complies with federal regulations to protect against anticipated threats or hazards to the security of your information and to protect against unauthorized access and use of that information.

As a member of our credit union, you also have a responsibility to take reasonable precautions to safeguard your financial information, and to notify us of any unauthorized access to your accounts or any inaccurate information maintained by the credit union.

### **Website Terms, Conditions, and Disclaimers**

Please read these terms, conditions, and disclaimers carefully. By accessing this website, you agree to be bound by all of these terms and conditions.

### **Use of this Website**

Although Telcom Credit Union has tried to provide accurate and timely information, the content of this site may not be accurate, complete or current and may include technical inaccuracies or typographical errors. From time to time changes may be made to the content of this site without notice. Telcom Credit Union may change the products, services, and any other information described on this site at any time. The information published on this site is provided as a convenience to visitors and is for informational purposes only. You should verify all information before relying on it and decisions based on information contained in our site are your sole responsibility. If you need specific details about any information contained in our site, you should contact Telcom Credit Union by email at [wbmaster@telcomcu.com](mailto:wbmaster@telcomcu.com) or call us at **800.356.7465**.

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### **Other Sites**

This site may contain links to other sites on the Internet. These links are provided for your convenience. Links to another site do not constitute Telcom Credit Union's approval or endorsement of that site or its products or advertisements.

### **Email and Other Requests for Information Online**

Messages that you send to us via email may not be secure. We recommend that you do not send any confidential information to us via email. If you choose to send any confidential information to us via email, you accept the risk that this information maybe intercepted by a third party.

### **Limitation of Liability**

Telcom Credit Union nor any of its affiliate entities, agents, employees, or subcontractors shall be liable for any direct, indirect, special, incidental, consequential, punitive, or exemplary damages, including lost profits (even if we are advised of the possibility) arising in any way from the information contained in this web site or any information transmitted via this web site. Telcom Credit Union is not liable for any damages or losses that may be caused to any equipment and other software due to any viruses, defects or malfunctions in connection with access or use of this web site. By transmitting information through this web site, you accept the risk that the information you transmit to us and any information that we transmit to you, may be intercepted by third parties.

### **Exclusion of Warranties**

Telcom Credit Union makes no warranties or representations as to the accuracy or completeness of the information contained on this web site. This information and the products and services are provided "as is" and "as available" without any warranty of any kind, either expressed or implied, including but not limited to, the implied warranties of merchantability, fitness for a particular purpose, and non-infringement.

### **COPPA Statement**

Telcom Credit Union does not collect personal information, or general site information from children under the age of 13. Should there be any information inadvertently collected by Telcom Credit Union, Telcom Credit Union will notify the parents or legal guardians of the situation and destroy any and all information collected immediately.