



Locally connected. Personally invested.  
(http://tbacu.com/)

About TBACU (/about/#main)

Loans & Credit Cards (/products-services/loans-credit-cards/#main)

Privacy Policy  
Checking & Savings (/products-services/checking-savings/#main)

Privacy Notice  
Electronic Services (/products-services/electronic-services/#main)

TBA Credit Union, your member owned financial institution, is committed to providing you financial products and services to meet your needs and reach your financial goals. We are equally committed to protecting our members' privacy. You can be confident that your financial privacy is a priority of this credit union. We are required by law to give you this privacy notice to explain how we collect, use, and safeguard your personal information. If you have any questions, please contact a member representative.

Education & Links (/education-links/#main)

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Search TBACU Search



(http://tbacu.com/event/kids-day/)



(http://www.bauerfinancial.com)

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
- Account balances and payment history
- Credit history and credit score

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 TBA Credit Union chooses to share; and whether you can limit this sharing.

## News

TBA Credit Union Celebrates 8th Annual Kids' Day  
(http://tbacu.com/2014/)

TBA Credit Union families to it services to you Annual ...  
(http://tbacu.com/2014/)

\*\*\* Alert \*\*\*  
(http://tbacu.com/alert-4/)

On Tuesday, a serious website vulnerability was made public. For our affiliates to market to you  
(http://tbacu.com/alert-4/)

New ATM at TC West Senior High School  
(http://tbacu.com/tbacu-atm-at-tc-west-senior-high-school/)

TBA Credit Union has expanded its services with a new ...  
(http://tbacu.com/tbacu-atm-at-tc-west-senior-high-school/)

Westwoods Elementary Receives \$1,000 Grant  
(http://tbacu.com/westwoods-elementary-receives-1000-grant/)

TBA Credit Union has awarded a grant to improve your choice(s) will apply to your account. Mark any/all you want to limit, or Call 800-678-0987  
(http://tbacu.com/westwoods-elementary-receives-1000-grant/)

Reasons we can share your personal information	Does TBA 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 joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes - information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes - information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	Yes	Yes

### Questions?

Call 800-678-0987 or 231-946-7090, or go to [www.tbacu.com](http://www.tbacu.com) (http://www.tbacu.com/)

Call 800-678-0987 or 231-946-7090 to speak with one of our member service representatives

Mail the form below with

Please note: If you are a new member, we can begin sharing your information 30 days from the date we

sent this notice. When you are no longer 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.

Mark any/all you want to limit, or Call 800-678-0987

your choice(s) will apply to your account. For more information about our credit practices with your affiliates for their everyday

elementary - everyone on your account.  
receives - 1000 -  
grant / )

Do not share information about my creditworthiness with your affiliates for their everyday business purposes.

Do not allow your affiliates to use my personal information to market to me

Student - Run Credit  
Union Grand Opening  
at West Middle School  
(http://tbacu.com/student-  
run-credit-union-  
grand-opening-at-west-  
middle-school/)

Do not share my personal information with nonaffiliates to market their products and services to me.

Name

Mail to:

Address

TBA Credit Union

PO Box 1049

Traverse City, MI 49685-1049

Traverse City West Middle  
School is the newest school  
to ...

City, State, Zip

Account Number

(http://tbacu.com/student-  
run-credit-union-  
grand-opening-at-  
west-middle-  
school/)

[Download this information \(including the mail-in form\) here. \(http://tbacu.com/wp-content/uploads/Privacy-Notice-w-opt-out.pdf\)](http://tbacu.com/wp-content/uploads/Privacy-Notice-w-opt-out.pdf)



<http://www.lovemycreditunion.org/client/love-my-cu/banner/?bid=13&campid=4&clientid=61795&sid=1>

### Who we are

Who is providing this notice? TBA Credit Union

How does TBA Credit Union 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 TBA Credit Union collect my personal information?

We collect your personal information, for example, when you

- Open an account
- Apply for a loan
- Use your credit or debit card

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies

Why can't I limit all sharing?

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

What happens when I limit sharing for an account I hold jointly with someone else?

Your choices will apply to everyone on your account - unless you tell us otherwise

### Definitions

Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

## How We Protect Your Information

We restrict access to nonpublic personal information about you to those employees and members of our official family who have a specific business purpose in utilizing your data. Our employees and our official family are trained in the importance of maintaining confidentiality and member privacy. We maintain physical, electronic, and procedural safeguards that comply with federal regulations and leading industry practices to safeguard your nonpublic personal information

## What You Can Do to Help Protect Your Privacy

TBA Credit Union is committed to protecting the privacy of its members. Members can help by following these simple guidelines:

- Protect your account numbers, card numbers, PINs (personal identification numbers) and passwords. Never keep your PIN with your debit or credit card which can provide free access to your accounts if your card is lost or stolen.
- Use caution when disclosing your account numbers, Social Security numbers, etc. to other persons. If someone calls you, explains the call is on behalf of the credit union and asks for your account number, you should beware. Official credit union staff will have access to your information and will not need to ask for it.
- Keep your information with us current. It is important that we have current information on how to reach you. If we detect potentially fraudulent or unauthorized activity or use of an account, we will attempt to contact you immediately. If your address or phone number changes, please let us know.

If you have any questions concerning this notice, please do not hesitate to call us – we are here to serve you.

Please send all correspondence to: P.O. BOX 1049, Traverse City, MI 49685

[537 Bay Street, Traverse City, Michigan 49684](#)

<http://maps.yahoo.com/#mvt=m&qid1=36794176&q1=537+Bay+Street+Traverse+City,+Michigan+49684&trf=0&lon=-85.632205&lat=44.767562&mag=3>

[924 East Eighth Street, Traverse City, Michigan 49686](#)

<http://maps.yahoo.com/#mvt=m&q1=924+East+Eighth+Street,+Traverse+City,+Michigan+49686&trf=0&lon=-85.599246&lat=44.758695&mag=3>

[2900 West South Airport Rd., Traverse City, Michigan 49684](#) (<http://maps.yahoo.com/#mvt=m&qid1=36794176&trf=0&lon=-85.632668&lat=44.767639&mag=3&q=2900W+S+Airport+Rd+W%2C+Traverse+City%2C+MI+49684&conf=1&start=1&zoom=16&tt=>)

Credit Union Phone: 231-946-7090

Credit Union 800 #: 1-800-678-0987

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Disclosures & Notices (/disclosures-  
notices/  
Privacy Policy (/privacy-policy/)

Your savings federally  
insured to at least  
\$250,000 and backed by  
the full faith and credit of  
the United States Government. The NCUA is a U.S.  
Government Agency. An Equal Housing Lender. NMLS  
ID# 472280