

## WHAT DOES TECHNOLOGY CREDIT UNION DO WITH YOUR PERSONAL FACTS: **INFORMATION?** Financial companies choose how they share your personal information. Federal law gives Why? 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 scores How? All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information, the reasons Technology Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Technology Credit Union share?	Can you limit this sharing?
For our everyday business purposes—such as to process your	Yes	No
transactions, maintain your account(s), respond to court orders		
and legal investigations, or report to credit bureaus		
For our marketing purposes—to offer our products and	Yes	No
services to you		
For joint marketing with other financial companies	Yes	Yes
For our affiliates' everyday business purposes—information	We have no affiliates	We do not share
about your transactions and experiences		
For our affiliates' everyday business purposes—information	We have no affiliates	We do not share
about your creditworthiness		
For our affiliates to market to you	We have no affiliates	We do not share
For non-affiliates to market to you	We do not share	We do not share

To limit our sharing	<ul> <li>Call toll-free (800) 553-0880</li> <li>Mail the form below</li> <li>Reply electronically by completing our online form in Online Banking.</li> </ul>
	If you are a <i>new</i> member or other consumer, we can begin sharing your information 45 days from the date we sent this notice. When you are <i>no longer</i> our member or other consumer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.
Questions?	Call (800) 553-0880 or go to www.techcu.com

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Mail-in Form			
	Mark any/all you want to li [ ] Do not share my person products and services to me	nal information with joint marke	ting partners to market their
	NameAddressCity, State, ZipAccount No(s).		Mail to: Technology Credit Union P.O. Box 1409 San Jose, CA 95109-1409 Attn: Member Services

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Who is providing this notice?

Technology Credit Union

What we do		
How does Technology Credit	To protect your personal information from unauthorized access and use, we	
Union protect my personal	use security measures that comply with federal law. These measures include	
information?	computer safeguards, secure files and buildings, and staff training.	
How does Technology Credit	We collect your personal information, for example, when you	
Union collect my personal	Open an account or deposit money	
information?	• Pay your bills or apply for a loan	
	• Use your credit or debit card	
	We also collect your personal information from others, such as credit	
	bureaus, 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	
	<ul> <li>Affiliates from using your information to market to you</li> </ul>	
	Sharing for non-affiliates to market to you	
	State laws and individual companies may give you additional rights to limit	
	sharing. See below for more information on your rights under state law.	
What happens when I limit	Your choices will apply to everyone on your account.	
sharing for an account I hold		
jointly with someone else?		

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial
	and non-financial companies.
	<ul> <li>Technology Credit Union does not have affiliates.</li> </ul>
Non-affiliates	Companies not related by common ownership or control. They can be
	financial and non-financial companies.
	• Technology Credit Union shares information with non-affiliates only for
	everyday business purposes.
Joint Marketing	A formal agreement between non-affiliated financial companies that together
	market financial products or services to you.
	• Our joint marketing partners include insurance agents, credit card
	issuers and securities broker dealers.

Other Important Information

California law allows you to opt out of information sharing with joint marketing partners. You may opt out by one of the methods described on this notice. You will also receive, as required by California law, a separate "Important Privacy Choices for Consumers" notice and election form and can opt out of information sharing with joint marketing partners using that form.