



Privacy Notice

Rev: 08/2010

FACTS

WHAT DOES TELCOMM 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
- Transaction history
- Checking Account Information
- Account balances
- Credit history
- Payment history

When you are *no longer* a member of TelComm Credit Union, we continue to share your information as described in this notice.

How?

All financial companies need to share account holders' personal information to run their every business. In the section below, we list the reasons financial companies can share their account holders' personal information; the reasons TelComm Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does TelComm 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	Yes
For our affiliates' everyday business purposes - information about your transactions and experiences.	Yes	No
For our affiliates' everyday business purposes - information about your creditworthiness.	No	Yes
For our affiliates to market to you.	No	Yes
For nonaffiliates to market to you.	No	Yes

Questions?

Call (417) 886-5355 or go to www.TelCommCU.com

What we do

<p>How does TelComm Credit Union protect my personal information?</p>	<p>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. Additionally, we restrict access to information about you to those employees who provide products and services to you.</p>
<p>How does TelComm Credit Union collect my personal information?</p>	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> • Open an account • Apply for a loan • Initiate a wire transfer • Deposit money • Use your credit or debit card • Pay your bills <p>We also collect your personal information from others, such as credit bureaus, affiliates or other companies.</p>
<p>Why can't I limit all sharing?</p>	<p>Federal law gives you the right to limit only:</p> <ul style="list-style-type: none"> • 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 <p>State laws and individual companies may give you additional rights to limit sharing.</p>

Definitions

<p>Affiliates</p>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p>
<p>Nonaffiliates</p>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies. TelComm Credit Union does not share with nonaffiliates so they can market to you.</p>
<p>Joint marketing</p>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p>

