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Privacy Notice

What does Timberland Federal Credit Union do with your personal information?

(Updated 2014)

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 checking account information, Credit history and overdraft history, Payment history and transaction or loss history

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 TIMBERLAND FCU chooses to share; and whether you can limit this sharing.

ONLINE SECURITY:

We will maintain industry standard security controls to ensure that member information stored in our files and on the computers are protected. Where appropriate, we will use security-coding techniques, like encryption, to protect against unauthorized access and the integrity of communications and transactions, and protect member confidentiality. We also use firewalls to secure your information. A firewall is a security measure that insulates the credit union's computer network from the World Wide Web. Timberland FCU analyzes traffic coming into and out of our firewalls, which would indicate hacking activity and other computer threats. We also regularly monitor our logs and scan our systems for known vulnerabilities.

PROTECTING CHILDREN'S ONLINE PRIVACY

Timberland does not knowingly collect, nor is our Web site designed or directed, to use personal information from children under the age of 13 without containing verifiable consent from their parents. Should a child whom we know to be under the age of 13 send personal information to us, we will only use that information to respond directly to that child, seek parental consent or provide parental notice.

REASONS:	DOES TIMBERLAND FCU 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 to report to credit bureaus.	YES	NO
For our marketing purposes to offer our products and services to you	YES	YES
For joint marketing with other financial companies	YES	YES
For our affiliates' everyday business purposes information about your transactions and experiences	NO	WE DON'T SHARE
For our affiliates' everyday business purposes information about your creditworthiness	NO	WE DON'T SHARE
For nonaffiliates to market to you	NO	WE DON'T SHARE

TO LIMIT OUR SHARING:

Call: 814-371-2676 or visit us online at www.TimberlandFCU.org

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.

	WHAT WE DO
How does TFCU 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 TFCU collect my personal information?	We collect your personal information, for example when you: Open an account or pay your bills, Apply for a loan or use your credit or debit card, Seek financial or tax advice. 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 law and individual companies may give you additional rights to limit sharing.
What happens when I limit share for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.

DEFINITIONS:

Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. Timberland Federal Credit Union has no affiliates.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. Nonaffiliates we share with can include insurance companies, government agencies, data processors, check/share draft printers, and Credit Bureaus
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. Our joint marketing partners include CUNA Mutual Group's MEMBERCONNECT



Timberland FCU is an Equal Opportunity and Housing Lender.



Timberland FCU is federally insured by the National Credit Union Administration.