

**FACTS****WHAT DOES TUCOEMAS FEDERAL CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?**

<b>Why?</b>	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.
<b>What?</b>	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> <li>■ Social Security number and Checking account information</li> <li>■ Credit History and Employment Information</li> <li>■ Income and Payment History</li> </ul> When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.
<b>How?</b>	All financial companies need to share member's personal information to run their everyday business. In the section below, we list the reasons financial companies can share their member's personal information; the reasons Tucoemas Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Tucoemas FCU share?	Can you limit this sharing?
<b>For our everyday business purposes—</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes—</b> to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	Yes	Yes
<b>For our affiliates' everyday business purposes—</b> information about your transactions and experiences	Yes	No
<b>For our affiliates' everyday business purposes—</b> information about your creditworthiness	Yes	Yes
<b>For nonaffiliates to market to you</b>	Yes	Yes

<b>To limit our sharing</b>	<ul style="list-style-type: none"> <li>■ Fax this form to toll-free number (888)208-8892, or</li> <li>■ Visit us online: <a href="http://www.tucoemas.org">www.tucoemas.org</a> or</li> <li>■ Mail the <b>form</b> to address listed below</li> </ul> <p><b>Please note:</b></p> <p>If you are a <i>new</i> member, we can begin sharing your information <b>30</b> days from the date we sent this notice. When you are <i>no longer</i> our member, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>
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<b>Questions?</b>	Call <b>(559)732-8892</b> or go to <a href="http://www.tucoemas.org">www.tucoemas.org</a>
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Mail-in Form		
<b>If you have a joint account, your choice(s) will apply to everyone on your account.</b>	Mark any/all you want to limit:	
	<input type="checkbox"/> Do not share information about my creditworthiness with your affiliates for their everyday business purposes.	
	<input type="checkbox"/> Do not share my personal information with nonaffiliates to market their products and services to me.	
	<b>Name (Print)</b>	
	<b>Address</b>	
<b>City, State, Zip</b>		Mail to: Tucoemas FCU P O Box 5011 Visalia CA 93278
<b>Signature</b>		
<b>Member Account #</b>		

## Who we are

Tucoemas Federal Credit Union

## What we do

<b>How does Tucoemas Federal Credit Union protect my personal information?</b>	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.
<b>How does Tucoemas Federal Credit Union collect my personal information?</b>	We collect your personal information, for example, when you <ul style="list-style-type: none"> <li>■ Open an account or deposit money,</li> <li>■ Pay your bills or apply for a loan,</li> <li>■ Use your credit or debit card.</li> </ul>
<b>Why can't I limit all sharing?</b>	Federal law gives you the right to limit only <ul style="list-style-type: none"> <li>■ sharing for affiliates' everyday business purposes—information about your creditworthiness</li> <li>■ affiliates from using your information to market to you</li> <li>■ sharing for non-affiliates to market to you</li> </ul> State laws and individual companies may give you additional rights to limit sharing.
<b>What happens when I limit sharing for an account I hold jointly with someone else?</b>	If you have a joint account, your choice(s) will apply to everyone on your account.

## Definitions

<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>■ <i>Our affiliates include Credit Union Direct Lending (CUDL) and CUSO Mortgage.</i></li> </ul>
<b>Nonaffiliates</b>	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>■ <i>Tucoemas Federal Credit Union shares with nonaffiliated insurance companies.</i></li> </ul>
<b>Joint marketing</b>	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> <li>■ <i>Tucoemas Federal Credit Union jointly markets with insurance companies.</i></li> </ul>