

Tuscaloosa VA Federal Credit Union (hereinafter, Credit Union) is committed to providing you with competitive products and services to meet your needs and help you reach your financial goals. The Credit Union is owned by its members and run by a board of directors you elect. Protecting personal information and using it in a manner consistent with your expectation is a top priority for everyone associated with the Credit Union. Under federal law, we are required to give you this privacy notice.

What follows is a description of the information we collect and disclose, including the parties who receive nonpublic information from us, as permitted by law, to conduct the business of the Credit Union.

If after reading this notice you have questions, please contact us at (205) 556-7819.

FACTS | What does Tuscaloosa VA Federal Credit Union do with your personal financial 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 and income
- Account balances and payment history
- Credit history and credit score

When you are *no longer* our member, we continue to share your information as described in this notice.

How?

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 Tuscaloosa VA Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons We Can Share Your Personal Information

Reasons we can share your personal information	Does Tuscaloosa VA Federal Credit Union share?	Can you limit this sharing?
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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
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For our marketing purposes-

to offer our products and services to you	Yes	No
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For joint marketing with other financial companies

Yes	No
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For our affiliates' everyday business purposes-

information about your transactions and experiences

No	We share	don't
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For our affiliates' everyday business purposes-

information about your creditworthiness

No	We share	don't
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For non-affiliates to market to you

No	We share	don't
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Who We Are

Who is providing this notice?

Tuscaloosa VA Federal Credit Union

What We Do

How does Tuscaloosa VA Federal 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 Tuscaloosa VA Federal Credit Union collect my personal information?

We collect your personal information, for example, when you:

- Open an account or deposit money
- 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, 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 non-affiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

Definitions

Affiliates: Companies related by ownership or control. They can be financial and nonfinancial companies. NOTE: Tuscaloosa VA Federal Credit Union has no affiliates.

Non-Affiliates: Companies not related by common ownership or control. They can be financial and nonfinancial companies. NOTE: Tuscaloosa VA Federal Credit Union has no affiliates.

Joint Marketing: A formal agreement between non-affiliated financial companies that together market financial products or services to you. NOTE: Our joint marketing partners include insurance companies.

What Members Can Do to Help Protect Their Information

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

- Protect your account numbers, plastic card numbers, PINs (personal identification numbers) or passwords. Never keep your PIN with your 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 explaining 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. If your address or phone number changes, please let us know. It is important that we have current information on how to reach you. If we detect fraudulent or unauthorized activity or use of an account, we will attempt to contact you immediately.
- Order a copy of your credit report from different credit reporting agencies annually. Visit www.annualcreditreport.com to order your free copy.