

# WHAT DOES THE 167TH TFR FEDERAL CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?

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.

**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]

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

All financial companies need to share members' personal information to run their everyday business. In the section to the right, we list the reasons financial companies can share their members' personal information; the reasons 16th TFR Federal Credit Union chooses to share; and whether you can limit this sharing.

	YES	NO
<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.		
<b>For our marketing purposes</b>	NO	WE DON'T SHARE
to offer our products and services to you		
<b>For joint marketing with other financial companies</b>	NO	WE DON'T SHARE
<b>For our affiliates' everyday business purposes</b>	NO	WE DON'T SHARE
information about your transactions and experiences		
<b>For our affiliates' everyday business purposes</b>	NO	WE DON'T SHARE
information about your credit worthiness		
<b>For our affiliates to market to you</b>	NO	WE DON'T SHARE
<b>For our nonaffiliates to market to you</b>	NO	WE DON'T SHARE

# PERSONAL INFORMATION CONTINUED

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## WHO IS PROVIDING THIS NOTICE?

167th TFR Federal Credit Union

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## HOW DOES 167TH TFR 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.

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## HOW DOES 16TH TFR FEDERAL CREDIT UNION COLLECT MY PERSONAL INFORMATION?

We collect your personal information, for example, when you

- open an account or deposit money
  - apply for a loan
  - use your credit or debit card
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## 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
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## AFFILIATES

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- 16th TFR Federal Credit Union has no affiliates
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## NONAFFILIATES

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- 16th TFR Federal Credit Union has no affiliates
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## JOINT MARKETING

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- 16th TFR Federal Credit Union has no affiliates