

CLEVELAND/BRADLEY COUNTY TEACHERS FEDERAL CREDIT UNION PRIVACY POLICY STATEMENT

Cleveland/Bradley County Teachers Federal Credit Union is committed to protecting our member's privacy. Throughout this notice, the word "information" refers to personal information about you that may not be publicly available. In order to do this and ensure your protection, we have adopted the following Privacy Policy:

Information that we collect and disclose to others:

- Information from applications and other forms (including information such as name, address, social security number, assets, and income);
- Information about your transactions with us and others such as account balance, payment history, parties to transactions, and credit/debit card usage;
- Information we receive from a consumer-reporting agency, such as credit worthiness and credit history.

Parties to whom we disclose the information:

We may disclose all of the information we collect to other financial institutions with which we have joint marketing agreements. We may also disclose information about you under other circumstances as permitted or required by law.

We may disclose personal information about you to the following types of third parties:

- Financial service providers, such as those that provide credit card services, check printing services, title companies, real estate appraisers, and insurance services;
- Non-financial companies, such as consumer reporting agencies, those that provide mailing services, and data processing equipment and services;
- Members' employers, if the member sets up payroll deduction with the credit union. The credit union will limit information to that which is necessary to provide payroll deductions services.
- Other, such as the IRS.

We only share personal information necessary in order to; verify existence and condition of your account for a credit bureau or merchant inquiry; when we partner with other businesses to offer a broader array of products and services; and, of course, if you give us your written permission.

We protect your information

We restrict access to information about you to those employees who need to know that information to provide services to you. We maintain physical, electronic and procedural safeguards that comply with federal regulations to guard your information.

