

FACTS

WHAT DOES TOTAL COMMUNITY CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?

Why?

Financial institutions 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:

- Name and address
- Social Security number and income
- Account balances and payment history
- Credit history and credit scores

How?

All financial institutions need to share members' personal information to run their everyday business. In the section below: we list the reasons financial institutions can share their members' personal information, the reasons Total Community Credit Union chooses to share, and whether you can limit this sharing.

Reasons we can share your personal information	Does Total Community Credit Union 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 report to credit bureaus	Yes	No
For our marketing purposes - to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes - information about your transactions, experiences and creditworthiness	Yes	No
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	Yes	Yes

To limit our sharing

- Call 800-291-3003
- E-mail us via our website at www.tccu.us, or
- Mail the form below

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.

Questions?

Call 313-291-3300 or (800) 291-3003 or go to www.tccu.us



Mail-in Form		
If you have a joint account, your choice(s) will apply to everyone.	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 allow your affiliates to use my personal information to market to me.	
	<input type="checkbox"/> Do not share my personal information with nonaffiliates to market their products and services to me.	
	Name	<input type="text"/>
Address	<input type="text"/>	
City,	<input type="text"/>	
State, Zip	<input type="text"/>	
Account #	<input type="text"/>	

Who we are	
Who is providing this notice?	Total Community Credit Union is owned by its members and run by a Board of Directors you elect.

What we do	
How does Total Community Credit Union protect my personal information?	We restrict access to nonpublic personal information about you to those employees who have a specific business purpose in utilizing your data. Our employees are trained in the importance of maintaining confidentiality and member privacy. We maintain physical, electronic, and procedural safeguards that comply with federal regulations and leading industry practices to safeguard your nonpublic personal information.
How does Total Community Credit Union collect my personal information?	We collect your personal information, for example, when you: (1) Open an account or deposit money (2) Pay your bills or apply for a loan (3) Use your credit or debit card OR (4) 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: (1) Sharing for affiliates' everyday business purposes - information about your creditworthiness (2) Affiliates from using your information to market to you (3) Sharing for nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on the account.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies.
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you.