

FACTS

WHAT DOES TENNESSEE VALLEY FEDERAL CREDIT UNION DO WITH YOUR PERSONAL 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 overdraft history

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

How?

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Tennessee Valley Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does TVFCU 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 and experiences	No	We don't share
For our affiliates' everyday business purposes — information about your creditworthiness	No	We don't share
For our affiliates to market to you	No	We don't share
For non-affiliates to market to you	No	We don't share

Questions?

Call (423) 634-3600 or toll free (800) 634-3600.

Who we are

Who is providing this notice?	Tennessee Valley Federal Credit Union (TVFCU)
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What we do

How does Tennessee Valley 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. We will partner only with those businesses that follow strict confidentiality requirements. You also have a responsibility to safeguard your financial information at all times.
How does Tennessee Valley Federal Credit Union collect my personal information?	We collect your personal information, for example, when you • Open an account • Apply for a loan • Pay your bills • Use your credit or debit card • Make deposits or withdrawals from your account 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 common ownership or control. They can be financial and nonfinancial companies. <i>Our affiliates include financial companies, such as:</i> • <i>We currently have no affiliates</i>
Non-affiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <i>Non-affiliates we share with can include:</i> • <i>We do not disclose any nonpublic personal information about our members and former members to anyone, except as permitted by law.</i>
Joint marketing	A formal agreement between non-affiliated financial companies that together market financial products or services to you. <i>Our joint marketing partners include:</i> • <i>Credit card companies</i> • <i>Insurance companies</i> • <i>Mortgage companies</i> • <i>Financial service providers</i>

Other Important Information

For California Customers: We will not share personal information with non-affiliates either for them to market to you or for joint marketing – without your authorization. We will also limit our sharing of personal information about you with our affiliates to comply with all California privacy laws that apply to us.

Notices and “Joint Relationships”. Except where expressly required by applicable law, we will provide all notices to the person (member) listed first on any application, agreement or other relevant document with us. The notice will be mailed to the address noted for said person on the application, agreement or other document. If this person (member) has agreed to receive notices and disclosures electronically, then we can send all such notices and notifications, to the e-mail or Internet address provided by said person; or we shall post or otherwise give notice by posting a notice, providing a link or using such other electronic methods authorized under applicable laws and/or regulations. All joint owners, borrowers and guarantors agree to the receipt and sufficiency of any notice or notification sent according to this paragraph.

Modification. The Credit Union reserves the right to modify, change or amend this Privacy Policy and Agreement at any time without notice other than as expressly required by applicable law.

For any information regarding privacy issues please contact us:

Tennessee Valley Federal Credit Union
P.O. Box 23967
Chattanooga, TN 37422
(423) 634-3600

Google Display Advertising Privacy Policy

Tennessee Valley Federal Credit Union uses Remarketing with Google Analytics to advertise online. Third-party vendors, including Google, show our ads to people who have visited our website on sites across the Internet. We do not collect personal information.

Tennessee Valley Federal Credit Union and third-party vendors, including Google, use first-party cookies (such as the Google Analytics cookie) and third-party cookies (such as the DoubleClick cookie) together to inform, optimize, and serve ads based on someone's past visits to our website. You can learn more about opting-out of Google Analytics by using the Google Analytics Opt-out Browser Add On.