

FACTS

WHAT DOES TENCU 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 Account Balances Transaction History and Credit History Account Transactions and Wire Transfer Instructions
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 TENCU choose to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does TENCU 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	Yes
For joint marketing with other financial companies	Yes	Yes
For our affiliates' everyday business purposes— information about your transactions and experiences	Yes	Yes
For our affiliates' everyday business purposes— information about your creditworthiness	No	We don't share
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	No	We don't share

To limit our sharing	<ul style="list-style-type: none"> ▪ Visit us online: www.tencu.com ▪ Mail the form below ▪ Call us at 1-844-468-3628 or email us at MemberServices@tencu.com <p>Please note: If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>
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Questions?	Call 1-844-468-3628 or email us at MemberServices@tencu.com
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Mail-in Form	
	Mark any/all you want to limit: <input type="checkbox"/> Do not use my personal information to market to me. <input type="checkbox"/> Do not share my personal information with other financial institutions to jointly market to me.
	Name
	Address
	City, State, Zip
Mail To:	TENCU 1400 8 th Avenue South Nashville, TN 37203

Who we are

Who is providing this notice?

TENCU

What we do

How does TENCUCU 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 TENCUCU collect my personal information?

We collect your personal information, for example, when you

- Open an account or apply for a loan
- Give us your contact info or make a wire transfer
- Make a deposit or withdrawal

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 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 your account.

Definitions

Nonaffiliates

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

- *TENCUCU does not share with non affiliates so they can market to you.*

Joint marketing

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

- *Our joint marketing partners include providers of insurance products.*

Other important information
