



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?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <p>Social Security number and Account Balances Transaction History and Credit History Account Transactions and Wire Transfer Instructions</p>
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 ac- count(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	Yes	No
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

To limit our sharing	<ul style="list-style-type: none"><li>• Visit us online: <a href="http://www.tencu.com">www.tencu.com</a></li><li>• Mail the form below</li><li>• Call us at 1-844-468-3628 or email us at <a href="mailto:MemberServices@tencu.com">MemberServices@tencu.com</a></li></ul> <p><b>Please note:</b> If you are a new customer, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer our customer, we continue to share your informa- tion as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>
Questions?	Call us at 1-844-468-3628 or email us at <a href="mailto:MemberServices@tencu.com">MemberServices@tencu.com</a>

Mail-in From		
	Mark any/all you want to limit:	
	<ul style="list-style-type: none"><li>• Do not use my personal information to market to me.</li><li>• Do not share my personal information with other financial institutions to jointly market to me</li></ul>	
	Name	
	Address	
	City, State, Zip	
	TENCU 1400 8th Avenue South Nashville, TN 37203	

Who we are	
Who is Providing this notice?	TENCU
What we do	
How does TENCU 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 TENCU collect my personal information?	<p>We Collect your personal information, for example, when you</p> <ul style="list-style-type: none"><li>• Open an account or deposit Money</li><li>• Pay your bills or apply for a loan</li><li>• Use your credit or debit card</li><li>• Provide account or employment information</li></ul> <p>We also collect your personal information from others such as credit bureaus, affiliates, or other companies.</p>
Why can't limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"><li>• Sharing for affiliates' everyday business purposes — information about your creditworthiness</li><li>• Affiliates from using your information to market to you</li><li>• Sharing for non-affiliates to market to you</li></ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>
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	
Affiliates	<p>Companies related by common ownership or control. They can be financial and non-financial companies.</p> <p>Our affiliates include:</p> <ul style="list-style-type: none"><li>• <i>Financial companies such as: insurance companies, Mortgage Service Companies and Mortgage Broke Dealers</i></li></ul>
Non-affiliates	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"><li>• <i>TENCU does not share with non affiliates so they can market to you.</i></li></ul>
Joint Marketing	<p>A formal agreement between non-affiliates financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"><li>• <i>Our joint marketing partners include providers of other financial service companies.</i></li></ul>
Other important information	
<p><b>For Alaska, Illinois, Maryland and North Dakota Members.</b> We will not share personal information with non-affiliates either for them to market to you or for joint marketing -without your authorization.</p> <p><b>For California Members.</b> 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.</p> <p><b>For Massachusetts, Mississippi and New Jersey Members.</b> We will not share personal information from deposit or share relationships with non-affiliates either for them to market to you or for joint marketing -without your authorization.</p> <p><b>For Vermont Members.</b> We will not share personal information with non-affiliates for them to market to you without your authorization and we will not share personal information with affiliates or for joint marketing about your creditworthiness without your authorization.</p>	