



# Tulare County Federal Credit Union

---

## Member Privacy Disclosure

### Consumer Data Protection/Privacy Information Sheet and Initial Notice

At Tulare County Federal Credit Union, we do everything we can to protect the privacy of consumers and our members. We value your time and your interest in our members. We place a high priority on ensuring the security and privacy of data pertaining to each consumer. Tulare County Federal Credit Union is aware that as members, you have entrusted us with your financial information and accounts, and also have shared personal information with us.



### Tulare County Federal Credit Union's Consumer Data Protection and Privacy Practices

Tulare County Federal Credit Union's board of directors and staff believe it is important to inform you of the data protection and privacy practices that we have instituted.

We have:

1. Established specific security protection practices to ensure privacy of information
2. Formalized procedures and processes to ensure the maintenance of accurate information
3. Established procedures and restrictions on disclosure of member account information
4. Required consumer data privacy covenants in third-party service and business arrangements
5. Ensured that our staff is committed to protect a consumer's right to data privacy.

To ensure that we successfully accomplish these priority practices, as an organization we have:

- Established formal guidelines for management and staff to ensure that the protection of consumer data and staff awareness of data privacy are top priorities
- Developed and provided to potential and existing members a detailed notice about our data protection and privacy policy and practices
- Established guidelines to ensure that proper procedures and controls are in place to address those situations required by law when we must disclose nonpublic personal information about you.

The consumer data protection/privacy notice serves as a reference guide for consumers, members, credit union staff, and management regarding the protection of your data and your privacy.

### Accuracy of Information

Every effort is made to ensure that our records of your information are complete and correct. If an error is noted on your statement or in any other communication from us, please contact us at the number listed on your account materials as soon as possible.

### The Collection and Use of Information

We need to collect information about you to conduct our business relationship. However, in order to protect your information, we maintain and enforce strict security procedures.

We collect nonpublic personal information about you from various sources, including:

- Information we received from you on applications or other forms
- Information about your transactions with us, our affiliates, or others
- Information we receive from a consumer reporting agency
- From verifications of information you provide on applications and other forms, we obtain information from current or past employers, other financial institutions and other sources listed on the application.

We do not disclose any nonpublic personal information about you to anyone, except as permitted by law.

If you decide to close your account(s) or become an inactive member, we will adhere to the privacy policies and practices as described in this notice.

### How We Protect Your 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.

Adopted by Tulare County Federal Credit Union:

February 21, 2001.