



IMPORTANT
INFORMATION
ABOUT YOUR
PRIVACY

NOTICE OF YOUR FINANCIAL PRIVACY RIGHTS

We, our, and us, when used in this notice, mean Tiffin St. Joseph Federal Credit Union.

This is our privacy notice for our members. When we use the words “you” and “your” we mean the following types of members:

- Our consumer members who have a continuing relationship by purchasing or holding financial products or services such as a(n):
 - Share account
 - Loan account
 - Credit card account
 - Safe deposit box
 - Retail installment contract we hold and service

We will tell you the sources of the information we collect about you. We will tell you what measures we take to secure that information.

We first define some terms.

Nonpublic personal information means information about you that we collect in connection with providing a financial product or service to you. Nonpublic personal information does not include information that is available from public sources, such as telephone directories or government records. Hereafter, we will use the term “*information*” to mean nonpublic personal information as defined in this section.

An **affiliate** is a company we own or control.

A **nonaffiliated third party** is a person we do not employ or a company that is not an affiliate of ours. This is also known as nonaffiliated third party, or simply, an “*other party*.”

THE INFORMATION WE COLLECT

We collect information about you from the following sources:

- Information you give us on applications or other forms
- Information about your transactions with us
- Information about your transactions with our affiliates
- Information about your transactions with other parties
- Information from a consumer reporting agency

THE CONFIDENTIALITY, SECURITY, AND INTEGRITY OF YOUR INFORMATION

We restrict access to information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards to protect this information.

YOUR INFORMATION AND OUR AFFILIATES

We may disclose information about you to our affiliates. Here are the kinds of information and the source of that information:

Transaction and experience information from our account records:

- Information about your transactions and experience with us, such as:
 - Name
 - Address

Federal law allows us to disclose the information listed above with our affiliates. You do not have a right to opt out of the disclosure of this information.

Types Of Affiliates

We may disclose information about you to the following types of affiliates:

- Financial service providers, such as:
 - Insurance agents

Reasons For Disclosure

We may disclose information about you to our affiliates:

- to provide you with information about additional products and services.
- to evaluate our total relationship with you and our family of companies and give you the best price that relationship deserves.

YOUR INFORMATION AND OTHER PARTIES

We will not disclose information about you to anyone except as disclosed in this policy or as permitted by law. This might include disclosures necessary to service your account, perform joint marketing or prevent unauthorized transactions.

INFORMATION ABOUT FORMER MEMBERS

We do not disclose information about former members, except as permitted by law.



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