

## **Privacy Notice and Disclosure**

Trouvaille Federal Credit Union, your member owned financial institution, is committed to providing you with competitive products and services to meet your financial needs and help you reach your goals. We are equally committed to protecting the privacy of our members. Under federal law, we are required to give you this privacy notice. It describes our credit union's privacy policy and practices concerning the personal information we collect and disclose about our members. It also includes information about the parties who receive personal and sometimes nonpublic information from us as we conduct the business of the credit union.

If after reading this notice you have questions, please contact us at:

(215) 951-0329

Or write to:

Ginny Lapinski

Trouvaille Federal Credit Union

4700 Wissahickon Ave

Suite 126

Philadelphia, PA 19144

### **Information we collect about you**

We collect nonpublic personal information about you from the following sources:

Information we receive from you on applications and other forms

Information we receive from a consumer reporting agency

Information obtained when verifying the information you provide on an application or other forms: this may be obtained from you current or past employers, or from other institutions where you conduct financial transactions.

We may disclose all of the information we collect, as described above, as permitted by law.

### **Parties Who Receive Information From Us**

We may disclose nonpublic information about you to the following types of third parties:

**Financial services providers**, such as insurance companies

**Non-financial companies**, such as consumer reporting agencies, data processors, plastic card processors and government agencies.

### **Disclosure of Information to Parties That Provide Services to Us**

In order for us to conduct the business of the credit union, we may disclose all of the information we

collect, as described above, to companies that perform other services on our behalf so that we may provide member's competitive products and services. We may also disclose nonpublic personal information about you under circumstances as permitted or required by law. These disclosures typically include information to process transactions on your behalf, conduct the operations of our credit union, and follow your instructions as you authorize, or protect the security of our financial records.

To protect our members' privacy, we only work with companies that agree to maintain strong confidentiality protections and limit the use of information we provide. We do not permit these companies to sell the information we provide to other third parties.

### **Disclosure of Information About Former Members**

If you terminate your membership with Trouvaille Federal Credit Union, we will not share information we have collected about you, except as may be permitted or required by law.

### **How We Protect Your Information**

We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, or procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

### **What Members Can Do to Help**

Trouvaille Federal Credit Union is committed to protecting the privacy of its members. Members can help by following these simple guidelines:

Protect your account numbers, plastic card numbers, PINs (personal identification numbers) or passwords. Never keep your PIN with your card, which can provide free access to your accounts if your card is lost or stolen.

Use caution when disclosing your account numbers, social security numbers, etc. to other persons. If someone calls you explaining the call is on behalf of the credit union and asks for our account number, you should beware. Official credit union staff will have access to your information and will not need to ask for it.

Keep your information with us current. If your address or phone number changes, please let us know. It is important that we have current information on how to reach you. If we detect potentially fraudulent or unauthorized activity or use of an account, we will attempt to contact you immediately.

### **Special Notices**

In accordance with Section 326 of the USA Patriot Act\*, you authorize us to verify and record information that identifies each person who opens an account. You further authorize us to check your account, credit, and employment history, and obtain a credit report from third parties, including credit reporting agencies, to verify your eligibility for any account or services you request.

We do not collect personal identifying information about visitors to our site, except as described below. Our servers collect standard non-identifying information about our visitors to the site, such as date and time visited, IP address, city, state, and country. This information is used to compile standard statistics on site usage. The Credit Union may use your e-mail address to send you important information relating to your account, to communicate with you to handle your request, and to inform you about other Credit Union products and services. Information you have provided to us will not be sold or transferred to other parties.

- Let us know if you have questions. Please do not hesitate to call the Credit Union – we are here to serve you!



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*Where people are worth more than money.™*

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