



PRIVACY NOTICE
PLEASE REVIEW AND RETAIN THIS IMPORTANT PRIVACY INFORMATION

Rev 5/19/2010

FACTS

WHAT DOES THE CREDIT UNION FOR ROBERTSON COUNTY 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:

- Name, Address, Social Security number, assets and income
- Transactions with us, our affiliates, or others such as: account balances, payment history, parties to transactions, and credit card usage
- credit history and credit scores

When you are *no longer* our member, we will not continue to share your information as described in this notice, except as permitted or required by law.

How?

All financial companies need to share members' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their members' personal information; the reasons the Credit Union for Robertson County chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does the Credit Union for Robertson County 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	no
For joint marketing with other financial companies	yes	no
For our affiliates' everyday business purposes— information about your transactions and experiences	no	no
For our affiliates' everyday business purposes— information about your creditworthiness	no	no
For our affiliates to market to you	no	no
For nonaffiliates to market to you	yes	no

Questions?

Call (615) 382-8255 or go to www.tcurc.org



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What we do

<p>How does the Credit Union for Robertson County protect my personal information?</p>	<p>To protect your personal information from unauthorized access and use, 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. Our employees are trained in the importance of maintaining confidentiality and member privacy. We maintain physical, electronic, and procedural safeguards that comply with federal standards to guard your nonpublic personal information.</p>
<p>How does the Credit Union for Robertson County collect my personal information?</p>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ■ open an account or deposit/withdraw money ■ pay your bills or apply for a loan ■ use your credit or debit card <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies</p>
<p>Why can't I limit all sharing?</p>	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> ■ sharing for affiliates every day business purposes information about your creditworthiness ■ affiliates from using your information to market to you ■ sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>

Definitions

<p>Affiliates</p>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ <i>The Credit Union for Robertson County has no affiliates.</i>
<p>Nonaffiliates</p>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ <i>The Credit Union for Robertson County does not share with nonaffiliates so they can market to you.</i>
<p>Joint marketing</p>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ■ <i>Our joint marketing partners include insurance companies, credit card companies, or mortgage companies.</i>