

# TRULIANT FEDERAL CREDIT UNION PRIVACY POLICY

Rev. 08/18

FACTS	WHAT DOES TRULIANT FEDERAL CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?	
<b>Why?</b>	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.	
<b>What?</b>	<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> <ul style="list-style-type: none"> <li>▪ Social Security number and income</li> <li>▪ Account balances and account transactions</li> <li>▪ Credit history and payment history</li> </ul> <p>When you are <i>no longer</i> our member, we continue to share your information as described in this notice.</p>	
<b>How?</b>	All financial companies need to share members' personal information to run their everyday business as permitted by law. In the section below, we list the reasons financial companies can share their members' personal information, the reasons Truliant chooses to share and whether you can limit this sharing.	
Reasons we can share your personal information	Does Truliant share?	Can you limit this sharing?
<b>For our everyday business purposes —</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes —</b> to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies —</b>	Yes	No
<b>For our affiliates' everyday business purposes —</b> information about your Truliant transactions and experiences	Yes	No
<b>For our affiliates' everyday business purposes —</b> information about your creditworthiness	No	We don't share
<b>For nonaffiliates to market to you —</b>	No	We don't share
<b>Questions?</b>	Call 1-800-822-0382	

Who we are	
Who is providing this notice?	Truliant Federal Credit Union (Truliant) and its service organization, Truliances, LLC.
What we do	
How does Truliant 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 Truliant 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> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates or other companies.</p>
Why can't I 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 nonaffiliates to market to you</li> </ul>
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>▪ <i>Our affiliate is Truliances, LLC.</i></li> </ul>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>▪ <i>Truliant does not share with nonaffiliates so they can market to you.</i></li> </ul>
Joint marketing	<p>A formal agreement between nonaffiliated 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 insurance companies and financial services companies.</i></li> </ul>
Other Important Information	
<p>The above privacy policy complies with United States law. Members residing outside the U.S. enjoy the same privacy protections described in this policy with additional terms for members in the European Union as follows: <b>We do not advertise, monitor or process personal information to or for our members in the European Union as defined by the General Data Protection Regulation. In the event of unauthorized access, we will promptly notify you with relevant information.</b></p>	