

FACTS

What does The United Methodist Credit Union (TUMCU) do with your personal information?

Why?

All financial companies need to share member information in order to manage their everyday business. However, they do choose how they share this information and with whom. Federal law requires us to tell you how we collect, share, and protect your personal information.

What?

The types of information we collect and share depends what products or services you use with us. This information can include:

- Social Security Number and Income
- Account balances and payment history
- Account transactions and credit card or other debt

How?

In the section below, we list the various ways that financial companies can share personal member information, the reasons TUMCU chooses to share, and whether or not you can limit this sharing.

Reasons we share your personal information	Does TUMCU Share?	Can you limit sharing?
For our everyday business purposes - like processing transactions, maintaining your accounts, or reporting to credit agencies.	YES	NO
For our marketing purposes - to offer our products and services to you	YES	YES
For joint marketing with other financial companies	YES	YES
For our affiliates' everyday business purposes - information about transactions and experiences	N/A	N/A
For our affiliates' everyday business purposes - information about your credit worthiness	N/A	N/A
For our affiliates to market to you	N/A	N/A
For non-affiliates to market to you	YES	YES

To limit our sharing

Call us at (804) 672-0200 and we will assist you.

Please Note: If you are a new member, we can begin sharing your information 30 days from the date we provide you this notice. When you are no longer our member, we can continue to share your information as described in this notice. You can contact us at any time to limit our sharing.

Questions?

Call us at (804) 672-0200 or visit our website at www.tumcu.org.

Who we are

Who is providing this notice?

The United Methodist Credit Union (TUMCU)

What we do

How does TUMCU protect my personal information?

To protect your personal information from unauthorized access, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

How does TUMCU collect my personal information?

We collect your personal information, for example, when you open an account, apply for a loan, make a payment, or utilize your government-issued identification.

Why can't I limit all sharing?

Federal law gives you the right to limit only:

- Sharing information with affiliates about your creditworthiness
- Affiliates from using your information to market to you
- Sharing for non-affiliates to market to you

State laws and individual companies may give you additional rights to limit information sharing

What happens when I limit sharing for an account I hold jointly with someone else?

Sharing is limited to a member number only. The joint account holder's choice will apply to everyone on the account.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial or non-financial companies. TUMCU has no affiliates as of this revision date.

Non-Affiliates

Companies used by TUMCU but NOT related by common ownership or control. They can be financial or non-financial companies. Non-affiliates we can share with can include insurance companies, service providers, co-branded partners, data processors, and advertisers.

Joint Marketing

A formal agreement between non-affiliated financial companies that together market financial products or services to you. Our joint marketing partners may include other companies such as insurance companies, investment firms, or other financial service providers.

Other Important Information