

FACTS

WHAT DOES TEAM ONE CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?

Why?	<p>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.</p> <p>At Team One Credit Union, we respect the privacy of our members. We recognize the importance of maintaining the confidentiality of your personal financial information. This notice explains what types of member information we collect and under what circumstances we may share it.</p>
What?	<p>The types of personal information we collect and share depends on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> • Name, Address, Social Security number and income • Account balances and transaction history • Credit history and credit scores <p>When you are <i>no longer</i> our member, we will not share your information except as permitted or required by law as described in this notice.</p>

How?	<p>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 Team One Credit Union chooses to share; and whether you can limit this sharing.</p>
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Reasons we can share your personal information	Does Team One Credit Union 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 transaction and experiences	No	We do not share
For our affiliates' everyday business purposes – information about your creditworthiness	No	We do not share
For non-affiliates to market to you	No	We do not share

Questions?	<p>Call us at 989-754-6575 or 888-288-3261; send an email to talk2us@teamonecu.org or write us at: Team One Credit Union, PO Box 1260, Saginaw, MI 48606</p>
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Who we are

Who is providing this notice?	Team One Credit Union
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What we do

How does Team One Credit Union 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 Team One Credit Union collect my personal information?	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> • Open an account or apply for a loan • Use your credit or debit card or pay your bills • Make deposits to or withdrawals from your accounts <p>We also collect your personal information from others, such as credit bureaus 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"> • Sharing for affiliates' everyday business purposes – information about your creditworthiness • Affiliates from using your information to market to you • Sharing for non-affiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>

Definitions

Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • Our affiliates include mortgage and loan processing companies.
Non-affiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • Team One Credit Union does not share with non-affiliates so they can market to you.
Joint Marketing	<p>A formal agreement between Team One Credit Union and a nonaffiliated financial company where we jointly market financial products or services to you.</p> <ul style="list-style-type: none"> • Insurance companies • Other financial service providers.