



Privacy Policy

Effective Date: September 20, 2023

Facts

WHAT DOES TELCO COMMUNITY CREDIT UNION 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:

- Social Security number and account balances
- Account transactions and checking account information
- Credit history, credit scores, and overdraft history

When you are no longer our member, we continue to share your information as described here.

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 share their members' personal information; the reasons Telco Community Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Telco Community 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 transactions and experiences.	No	We Don't Share
For our affiliates' everyday business purposes – information about your creditworthiness.	No	We Don't Share
For our affiliates to market to you.	No	We Don't Share
For our non-affiliates to market to you.	No	We Don't Share

WHAT WE DO

How does Telco Community 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 Telco Community Credit Union collect my personal information?

We collect your personal information, for example, when you:

- Open an account
- Pay your bills or apply for a loan
- Use your credit or debit card
- Apply for a Loan
- Make Deposits or Withdrawals to/from your account

Why can't I limit all sharing?

Federal law gives you the right to limit only

- 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

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

DEFINITIONS

Affiliates- Companies related by common ownership or control. They can be financial and non-financial companies.
– Telco Community Credit Union has no affiliates.

Non-affiliates- Companies not related by common ownership or control. They can be financial and non-financial companies.
– Non-affiliates we share with can include insurance companies, government agencies, plastic card processors (credit/debit/ATM), financial statement publishers or printers, mortgage companies, mortgage services companies, consumer reporting agencies, data processors, and check/share draft printers.

Joint Marketing- A formal agreement between non-affiliated financial companies that together market financial products or services to you. These partners include:

- Insurance Companies
- Investment Companies
- Other partners who provide financial services

Questions? Call 828-252-6458 or visit www.telcoccu.org

Online Privacy Policy

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One of our most critical obligations is to safeguard your financial and personal information. Telco Community Credit Union is dedicated to protecting the data of its members and other visitors to our website. We respect your trust and take great care when handling your personal information. We utilize the information you give us online to respond to your requests, handle your accounts, and provide you information about other services. This Privacy Policy applies only to our online activities for visitors to Telco Community Credit Union's website. This policy is not applicable to any information collected offline or via channels other than our website.

PRIVACY IN TRANSMISSIONS

Our vendor protects the information you enter and submit through our website using encryption technologies such as Secure Socket Layer (SSL) to safeguard information privacy.

SECURITY OF EMAIL

Regular email via the Internet is not secure. You should never divulge private or personal information such as your account number, social security number or PIN through regular email.

COOKIES

Cookies are small text files that collect internet data. The cookies we employ do not store or collect personal information that isn't encrypted. We can get data from cookies about your connection with us as well as things like your browser type, how long you spent on the site, which pages you visited, and your preferred language. We use the data to recognize your device so you can use our online products and services, to make navigation easier, to display information more effectively, to customize and tailor your interaction with us, and for security considerations. In order to monitor user reactions to our content and adverts, make improvements to the site's design and functionality, better understand how account holders and visitors interact with the site, and more, we gather statistical data about how the site is used.

LINKING TO OTHER WEBSITES

To provide easy access to relevant external websites Telco Community Credit Union may have links so that you can easily obtain information. These links are made available to our members as a convenience. These websites' privacy and security policies might not be the same as those followed by Telco Community Credit Union. We strongly advise reading the privacy statements on every website you visit, especially before entering any sensitive personal data.

CHILDREN'S ONLINE PRIVACY PROTECTION ACT (COPPA)

Telco Community Credit Union does not seek to collect, nor do we knowingly collect, information from children who are under age 13 without obtaining consent from a parent or legal guardian.

GOOGLE ANALYTICS

Google services are used by several websites and apps to enhance their content. These websites and applications exchange data with Google when they incorporate Google services.

To learn more about how users interact with and utilize our websites, we use Google Analytics. Google Analytics gathers data on the frequency with which people visit this site, the pages they view when they do, and the websites they visited before arriving to our website. Your name or any other form of identifiable information is not collected by Google Analytics; just the IP address that was assigned to you on the date that you visited this site is. We don't mix the data gathered by Google Analytics with anything that can be used to identify you. Although Google Analytics plants a cookie on your web browser to identify you as a unique user the next time you visit our site, the cookie cannot be used by anyone but Google. You may review further information about how Google Analytics collects and processes data and how to control the information sent to Google at "How Google uses information from sites or apps that use our services" at google.com/policies/privacy/partners/.

MOBILE APP

Only if the end user expressly consents to the acquisition of such information will Telco Community Credit Union's Mobile App periodically collect, communicate, and use geolocation information to enable services like card use and notifications to stop fraudulent activities. Depending on the end user's preference, geolocation data may be continuously monitored in the background just while the feature(s) are being utilized or not at all. The device settings allow the end user to change their location permissions at any time. Mobile application may require access to the contact list on your mobile device in order to facilitate certain features within the application including, but not limited to Bill Pay.