

T & I Credit Union

Privacy Disclosure

T & I Credit Union, your member owned financial institution, is committed to providing you with competitive products and services to meet your financial needs and help you reach your goals. We are equally committed to protecting the privacy of our members. Under federal law, we are required to give you this privacy notice. It describes our credit union's privacy policy and practices concerning the personal information we collect and disclose about our members. It also includes information about the parties who receive personal and sometimes nonpublic information from us as we conduct the business of the credit union.

Information we collect

We collect nonpublic information about you from some or all of the following:

1. Information we receive from you on applications or other forms, such as your name, address, social security number, assets and income.
2. Information about your transactions with us, our affiliates or others, such as your account balance, payment history, parties to transactions and credit card usage.
3. Information we receive from a consumer reporting agency, such as your creditworthiness and credit history.

Our Security Measures

We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

Non-Public Personal Information and Non-Affiliated Third Parties

We may disclose nonpublic personal information about you to the following types of third parties:

1. Financial service providers, such as insurance companies.
2. Non-financial companies, such as consumer reporting agencies, data processors, check/share draft printers, plastic card processors and government agencies.

Reasons for Disclosing

We may disclose nonpublic personal information about you to nonaffiliated third parties to provide you with information about additional products and services.

Nonpublic Personal Information and Former Members

We do not disclose nonpublic personal information about former members, except as permitted by law.