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Privacy Policy

Temple-Inland Federal Credit Union is committed to making available financial products and services that will enable you to meet your financial needs and reach your financial goals. Protecting personal information and using it in a manner consistent with your expectations is a priority for our credit union. We will continue to protect your privacy.

As a member of Temple-Inland Federal Credit Union, you also have a responsibility to safeguard your financial information. To ensure that you can rely on the quality of products and services we make available, our credit union stands behind the following policies:

1. Our credit union will only collect the personal information that is necessary to conduct business. That means just what is necessary to provide competitive financial products and services and no more.

A: Types of information that we collect:

- 1). Identifying Information: name, address, social security number, and consumer's creditworthiness and credit history.
- 2). Application Information: assets and income.
- 3). Transaction Information: account balance, payment history, parties to the transaction, and credit card usage.

The nonpublic personal information we collect comes from the following sources:

- ◆ Information we receive on applications and forms from you.
- ◆ Information about your transactions with us.
- ◆ Information we receive from consumer reports.
- ◆ Information obtained when verifying the information you provide on applications and other forms.

2. Our credit union will protect personal information. Our credit union will maintain strong security controls to ensure that member information in our files and computers is protected. Where appropriate, we use security techniques to protect against unauthorized access to personal records, ensure accuracy and integrity of communications and transactions, and protect member confidentiality.

3. Members will have access to their financial information. Our members will have the opportunity to review their information and make necessary changes to ensure that our records are complete and accurate.

4. Our credit union will only share information when absolutely necessary. We will only share information to administer the products and services we provide, when required to do so by government, or when we partner with other business to offer a broader array of products and services.

5. Our credit union will partner only with businesses that follow strict confidentiality requirements. The businesses we select will offer products designed to enhance members' economic well-being. Under no circumstances will we authorize these firms to change the member's account without the member's consent, and we will not sell member information with telemarketing firms.

6. Any contract between the credit union and a third party should contain language that states a confidentiality clause that has the contracting parties acknowledge that nonpublic personal information about members is being exchanged, that each party will safeguard the confidentiality of the information, and that each party agrees not to sell, transfer or disclose nonpublic personal information received from the other except as permitted by law and regulations.

What You Can Do to Help Protect Your Privacy

Temple-Inland Federal Credit Union is committed to protecting the privacy of its members. Members can help by following these simple guidelines:

- Protect your account numbers, card Numbers, and PINs or passwords.
- Use caution when disclosing your account number, social security number, etc. to other persons. If someone calls you and explains the call is on behalf of the credit union and asks for your account number, you should beware. Official credit union staff will have access to your information and will not need to ask for it.
- Keep your information with us current. It is important that we have current information on how to reach you so if your address or phone number changes, please let us know. If we detect potentially fraudulent or unauthorized activity of your account, we will attempt to contact you immediately.

If you have questions concerning this notice, please do not hesitate to call us – We are here to serve you.

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