

## PRIVACY NOTICE

At Florida Telco Credit Union, your privacy is a top priority. We understand and recognize the sensitivity of your personal financial information and take every effort to ensure that your private information is protected. This notice describes how we protect the privacy of your personal information. Throughout this notice, the word "information" refers to personal information about you that may not be publicly available. We are committed to providing you with competitive products and services to meet your financial needs, which necessitates that we share information about you to complete your transactions and to provide you with certain financial services and opportunities. In order to do so, we have entered into agreements with other companies that provide either financial services to us or additional financial products to you. To protect your privacy, we only work with companies that agree to maintain strong confidentiality protections and limit the use of the information we provide. We do not permit these companies to sell to other third parties the information we provide to them.

We collect information about you from the following sources:

- Applications and other forms you submit to us;
- Representations made by you to us;
- Representations made by other people regarding employment, credit or other relationship with you;
- Information about your transactions with us or others, and Consumer reporting agencies.

We may disclose all of the information we collect, as described below to the following types of third parties:

- Financial service providers with whom we contract to perform marketing or other services on our behalf, such as those that provide mortgage, securities, credit card and insurance services, IRA service administrators, collection companies, and statement mailing services.
- Non-financial companies such as check printers, plastic card processors, statement publishing and mailing.

We may also disclose any information about you under other circumstances, as permitted or required by law, typically to process transactions on your behalf, conduct our operations, follow your instructions as you authorize, or to protect the security of the Credit Union.

If your membership terminates or you become an inactive member, we will adhere to the privacy policies and practices described in this notice.

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