REV 201610

FACTS

WHAT DOES TRUITY FEDERAL 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 date of birth
- Account balances and payment history
- Transaction, credit history and income

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

Reasons we can share your personal information	Does Truity 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	Yes
For our affiliates' everyday business purposes– information about your transactions and experiences	No	No information is shared.
For our affiliates' everyday business purposes– information about your creditworthiness	No	No information is shared.
For nonaffiliates to market to you	No	No information is shared.

To limit our sharing

- Visit us online: www.TruityCU.org
- Mail the form below

Please note:

If you are a *new* member we can begin sharing your information 30 days from the date we sent this notice. When you are *no longer* our member we continue to share your information as described in this notice.

However, you can contact us at any time to limit our sharing.

Questions?

Call 800.897.6991, visit us at www.TruityCU.org, or email Talk2Us@TruityCU.org.

Mail-in Form

Mark any/all you want to limit:

[ ] Do not allow financial companies that provide joint marketing of financial products to market to me.

Name			
Address			
City, State, Zip			
Daytime Phone		Last 4 Digits of Member Number	

Mail To:

Truity Federal Credit Union, ATTN: Opt-Out
P.O. Box 1358
Bartlesville, OK 74005-1358

Who we are

Who is providing this notice?	Truity Federal Credit Union

What we do

How does Truity Federal 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 Truity Federal Credit Union collect my personal information?	We collect your personal information, for example, when you ■ open an account or deposit money ■ pay your bills or apply for a loan ■ use your credit or debit card We also collect your personal information from others, such as credit bureaus, or other companies.
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 nonaffiliates to market to you
What happens when I limit sharing for an account I hold jointly with someone else?	Your choice will apply to all account holders.

Definitions

Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. ■ *Truity Federal Credit Union does not have affiliates.*
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. ■ *Truity Federal Credit Union does not share with nonaffiliates so they can market to you.*
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. ■ *Truity Federal Credit Union's joint marketing partners include insurance companies.*

Other Important Information

For Alaska, Illinois, Maryland and North Dakota Members. We will not share personal information with nonaffiliates either for them to market to you or for joint marketing - without your authorization.

For California Members. We will not share personal information with nonaffiliates either for them to market to you or for joint marketing - without your authorization. We will also limit our sharing of personal information about you with our affiliates to comply with all California privacy laws that apply to us.

For Massachusetts, Mississippi and New Jersey Members. We will not share personal information from deposit or share relationships with nonaffiliates either for them to market to you or for joint marketing - without your authorization.

For Vermont Members. We will not share personal information with nonaffiliates either for them to market to you or for joint marketing - without your authorization, and we will not share personal information with affiliates about your creditworthiness without your authorization.