

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: <ul style="list-style-type: none"> ■ 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	<p>Mail the form below.</p> <p>Please note:</p> <p>If you are a <i>new</i> member we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our member we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>
-----------------------------	--

Questions?	Call 800.897.6991 or visit us at www.TruityCU.org .
-------------------	---

Mail-in Form

	Mark any/all you want to limit:	
	<input type="checkbox"/> 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
- state laws may give you additional rights to limit sharing (see below for more on your rights under state law)

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.

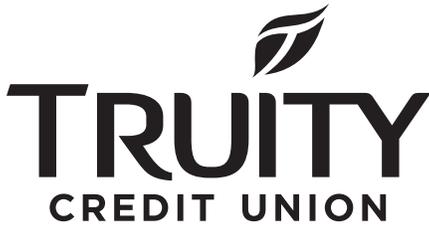
- *Truity Federal Credit Union's joint marketing partners include insurance companies.*

Other Important Information

For California Members. We will not share personal information with nonaffiliates, except as permitted by law, such as to maintain your account or process your transactions. We also provide California residents a California notice for additional choices.

For Vermont Members. We will not share personal information with affiliates about your creditworthiness without your authorization.

For Nevada Members. This notice is being provided pursuant to state law. You may be placed on our internal do-not-call list by calling 800.897.6991. If you would like more information concerning our telemarketing practices, you may contact us at 800.897.6991. For more information on this Nevada law, please contact the Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Suite 3900, Las Vegas, NV 89101; Phone number: 702.486.3132; Email: aginfo@ag.nv.gov



CALIFORNIA CONSUMER PRIVACY ACT DISCLOSURE

Effective Date: 1-1-2020

Your privacy is important to us. We do not sell your personal information and are committed to keeping your information secure. This California Consumer Privacy Act Disclosure (the “Disclosure”) explains how Truity Credit Union collects, uses, and discloses personal information relating to California residents that is subject to the California Consumer Privacy Act of 2018 (“CCPA”).

What is Personal Information?

Under the CCPA, “Personal Information” is information that identifies, relates to, or could reasonably be linked with a particular California resident or household. The CCPA, however, does not apply to certain information, such as information subject to the Gramm-Leach-Bliley Act.

As a result, this Disclosure does not apply with respect to, for example, information that we collect about California residents who request or obtain our financial products and services for personal, family, or household purposes (“Individual Members”). For more information about how we collect, disclose, and secure information relating to our Individual Members, please refer to the Truity privacy policy.

Our Collection, Use, and Disclosure of Personal Information

We collect Personal Information relating to California residents in a variety of contexts, including, for example, collecting Personal Information relating to individuals who may be eligible for Truity products or services but who do not have an existing customer or consumer relationship with us, apply for employment with us or who are our employees, vendors, contractors, or similar personnel, who are beneficiaries or dependents of our employees, or enter into our contests and promotions. The specific Personal Information that we collect, use, and disclose relating to a California resident will depend on our specific relationship or interaction with that individual.

In the past 12 months, we have collected the following categories of Personal Information relating to California residents:

- ▶ Identifiers, such as name, address and Social Security number;
- ▶ Personal information, as defined in the California safeguards law, such as contact information and financial information;
- ▶ Characteristics of protected classifications under California or federal law, such as sex and marital status;
- ▶ Commercial information, such as transaction and account information;
- ▶ Biometric information, such as fingerprints;
- ▶ Internet or network activity information, such as browsing history and interactions with our website;
- ▶ Geolocation data, such as device location;
- ▶ Audio, electronic, visual, or similar information, such as call and video recordings;
- ▶ Professional or employment-related information, such as work history and prior employer;
- ▶ Education information, such as school and date of graduation; and
- ▶ Inferences drawn from any of the Personal Information listed above to create a profile about, for example, an individual’s preferences and characteristics.

The purposes for which we use Personal Information that we collect depends on our relationship or interaction with a specific California resident. We may use Personal Information to operate, manage, and maintain our business, to provide our products and services, for our employment and vendor management purposes, and to accomplish our business purposes and objectives, including, for example, using Personal Information to personalize, develop, and market our products and services, conduct research and data analysis, detect and prevent fraud, maintain our facilities, systems and infrastructure, perform accounting, audit, and other internal functions, such as internal investigations, comply with law, legal process, and internal policies, maintain business records, and exercise and defend legal claims.

In the past 12 months, we have disclosed the following categories of Personal Information relating to California residents to third parties for our business purposes:

- ▶ Identifiers, such as name and Social Security number;
- ▶ Personal information, as defined in the California safeguards law, such as contact information and financial information;
- ▶ Characteristics of protected classifications under California or federal law, such as sex and marital status;
- ▶ Commercial information, such as transaction and account information;
- ▶ Biometric information, such as fingerprints;
- ▶ Internet or network activity information, such as browsing history and interactions with our website;
- ▶ Geolocation data, such as device location;
- ▶ Audio, electronic, visual, or similar information, such as call and video recordings;
- ▶ Professional or employment-related information, such as work history and prior employer;
- ▶ Education information, such as school and date of graduation; and
- ▶ Inferences drawn from any of the Personal Information listed above to create a profile about, for example, an individual's preferences and characteristics.

Requests Under the CCPA

If you are a California resident, you may request that we:

Disclose to you the following information covering the 12 months preceding your request:

- ▶ the categories of Personal Information we collected about you and the categories of sources from which we collected such Personal Information;
- ▶ the business or commercial purpose for collecting Personal Information about you;
- ▶ the categories of Personal Information about you that we disclosed to third parties for a business purpose and the categories of third parties to whom we disclosed such Personal Information (if applicable); and
- ▶ the specific pieces of Personal Information we collected about you.

Delete personal Information we collected from you.

In some instances, we may decline to honor your request where a CCPA exception applies. For example, we do not have an obligation under the CCPA to disclose or delete information as described above with respect to information that we collected about a job applicant or employee that we use solely within the context of the individual's role or former role as a job applicant or employee. In addition, we may decline to delete Personal Information that we collected from you if retaining the information is necessary for us to, for example, provide a good or service you requested, detect or investigate security incidents or protect against fraud.

You have the right to be free from unlawful discrimination for exercising your rights under the CCPA.

How to Make Requests

If you are a California resident, you may make a request for the disclosures described above or make a request to delete Personal Information we collected from you, by calling us at 800.897.6991.

Changes to This California Consumer Privacy Act Disclosure

We may change or update this Disclosure from time to time. When we do, we will post the revised Disclosure on this page with a new "Last Updated" date.

Last Updated: 1-1-2020