

Privacy Policy Disclosure

Revised August 16, 2023

Our credit union is committed to making financial products and services that will enable you to meet your financial goals. Protecting personal information and using it in a manner consistent with your expectations is a high priority to everyone associated with our credit union.

As a member of our credit union, you also have a responsibility to safeguard your financial information.

To ensure that you can rely upon the quality of products and services we make available, our credit union stands behind the following privacy policy.

- Our credit union will collect only the personal information that is necessary to conduct business. That means just what is necessary to provide competitive financial services, no more.
- Our credit union will protect your personal information. Our credit union will maintain strong internal security controls to ensure that members' information in our files and computers is protected.
- You will always have access to your information. As a member of our credit union, you can review your information and make changes to ensure our records are complete and accurate.
- Our credit union will only share information when necessary. We will share information to administer the products and services we provide, when required to do so by the government, and when we partner with other businesses to offer a broader array of products and services.
- Our credit union will partner only with businesses that follow strict confidentiality requirements. The businesses we select will offer products designed to enhance our members' economic well-being. Under no circumstances will we authorize these firms to change your account without your express consent, and we will not sell members' information to telemarketing firms.

Links to Third Parties

Disclaimer: Links to other web sites found here are provided for your convenience and reference only. The West Tennessee Credit Union has no responsibility for content of the web sites found at these links, or beyond, and does not endorse or attest to the accuracy or propriety of any information, products or services located therein. The Credit Union does not warrant that such sites, content, information, products or services are free from any claims of copyright, trademark or other infringement of the rights of third parties. Such sites may have a privacy policy different than the credit union and may provide less security than the credit union's website. Your connection to any linked site is at your own risk.

Privacy Notice Disclosure

The West Tennessee 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

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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.

If after reading this notice you have questions, please contact us at **(901) 837-0431** or write to:

Compliance Officer
The West Tennessee Credit Union
13690 Highway 51 South - Suite 107
Atoka, TN 38004

Information We Collect About You

We collect nonpublic personal information about you from the following sources:

- Information about your transactions with us.
- Information we receive from a consumer reporting agency.
- Information obtained when verifying the information you provide on an application or other forms; this may be obtained from your current or past employers or from other institutions where you conduct financial transactions.

We may disclose all of the information we collect, as described above, as permitted by law.

Parties Who Receive Information From Us

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

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

Disclosure of information to Parties That Provide Services to Us

In order for us to conduct the business of this credit union, we may disclose all of the information we collect, as described above, to other financial institutions with whom we have joint marketing agreements, to other companies that perform marketing services on our behalf, or to nonaffiliated third parties for the purposes of processing and servicing transactions that you request or authorize, so that we may provide members competitive products and services.

We may also disclose nonpublic personal information about you under circumstances permitted or required by law. These disclosures typically include information to process transactions on your behalf, conduct the operations of our credit union, follow your instructions as you authorize, or protect the security of our financial records.

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To protect our members' privacy, we only work with companies that agree to maintain strong confidentiality protections and limit the use of information we provide. We do not permit these companies to sell the information we provide to other third parties.

Disclosure of Information About Former Members

If you terminate your membership with The West Tennessee Credit Union, we will not share information we have collected about you, except as may be permitted or required by law.

How We Protect Your Information

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

What Members Can Do to Help

The West Tennessee Credit Union is committed to protecting the privacy of its members. Members can help by following these simple guidelines:

- Protect your account numbers, plastic card numbers, PIN's (personal identification numbers), or passwords.
- Never keep your PIN with your card, which can provide free access to your accounts if your card is lost or stolen.
- Use caution when disclosing your account numbers, social security numbers, etc. to other people. If someone calls you explaining 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. If your address or phone number changes, please let us know. It is important that we have the current information on how to reach you. If we detect potentially fraudulent or unauthorized activity or use of an account, we will attempt to contact you immediately.

Let us know if you have questions. Please do not hesitate to call us - we are here to serve you!
