



## PRIVACY POLICY

We are committed to protecting the personal and financial information you provide. This policy describes our information gathering and disclosure practices for our website, email, and mobile number obtained at [www.y12fcu.org](http://www.y12fcu.org). We believe the personal and financial information you provide through any channel constitutes as personal information.

### OBTAINING PERSONAL INFORMATION

1. We collect personal and financial information when you apply for a Credit Union account or service to process your application. We retain this information to provide you with the products and services you request. Some of this information is also handled by our operating partners for online transaction and bill pay services, debit cards, and credit cards, which require specific data to implement your transaction requests. Our operating partners have agreed to abide by our policy.
2. When you open or use an account or service from us, we retain personal information you provide in the context of using that product or service, including transaction information.
3. After you sign up for our Digital Banking, our data system records certain online information, including transactions you conduct online. The data enables us to process and confirm your transactions.
4. Our website utilizes online applications for consumer and mortgage loans, credit cards, debit cards, check orders, and Credit Union membership. These applications collect unique information like name, email address, social security numbers, financial information like account numbers, and demographic information like zip code, age, or income level. This information is used only to (a) process the application, (b) service the account, and (c) provide you with the benefits of being a member of Y-12 Federal Credit Union. To ensure your personal information is kept confidential, we receive the information in a "secure session" established with Secure Socket Layer (SSL) encryption.
5. If you send us information by email, we will retain the information relevant to the transaction, service, or product subject to your email. This information is used only by our staff to handle your request, ensure we have adequately addressed your inquiry, and handle any follow-up questions you may have. We may also use it to measure how effectively we address your concerns.
6. If you use our Digital Banking service, we will maintain your email so that we may send you the following: (a) notice of your ability to use the service, (b) software update information, (c) information that will provide you a response to answer questions, to follow up on suggestions or complaints, or to improve our level of service.
7. We collect and store information on general website pages to measure the number of visitors to various pages, the date and time of visits to our website, etc., and to provide us with information on how we can improve the information available and provide more efficient access to our site.

### USE AND SHARING OF PERSONAL INFORMATION

1. We will use personal information, as appropriate in the normal course of our business, to provide the products and services you requested. We will also use this information to identify you when you contact us.
2. We will not disclose information to third parties (excluding Credit Union affiliates) concerning your account with us, except (a) when such disclosure is necessary to complete the transactions; (b) to verify the existence and condition of your account for a third party (such as a credit bureau) as is permitted by law; (c) to comply with any court order or applicable laws or regulations; or (d) when you give us your written permission.
3. We do not sell or provide personal information to third parties for independent use. However, as federal law allows, we may share personal information with our Credit Union affiliates, such as Credit Union Services of East Tennessee (CUSET).

## **ACCURACY OF PERSONAL INFORMATION**

We intend to exercise reasonable procedures to ensure the accuracy of our records and your personal information. When inaccurate information is brought to our attention, it will be corrected promptly. If you have any questions regarding the accuracy of your personal information, please call a Member Service Representative **800-482-1043** or email us at [y12marketing@y12fcu.org](mailto:y12marketing@y12fcu.org).

## **PROTECTION OF PERSONAL INFORMATION**

1. We use multiple levels of security, beginning with your browser and ending with the Credit Union's operating system, which acts as a virtual information vault inside the Credit Union. Information we receive via online applications is secure and requires industry-standard Secure Socket layer encrypted browsers. Please see the Thawte Certificate available on our website.
2. Protecting your privacy is an ongoing process for us. We will continue to review the measures we take to safeguard your personal information. These reviews will result in new measures to protect member records as we change our information security practices and other internal control systems to take advantage of new technology.

## **RE-MARKETING POLICY**

We may occasionally use 3rd party re-marketing cookies on our website ([www.y12fcu.org](http://www.y12fcu.org)), including the Google Adwords tracking cookie. These cookies allow us to track your behavior on our website and show you promotional advertisements for the most relevant Y-12 Federal Credit Union products and services as you browse the Internet and social media. They also allow us to create special offers and continue to market our services to those interested in similar or related services. We will not collect or share your personal information with third parties. As always, we respect your privacy and do not collect any identifiable information through re-marketing cookies.

Opting-out: You can opt-out of re-marketing from Y-12 Federal Credit Union at any time by visiting [Google Support](#) and following the brief instructions on the page.

## **LOCATION SERVICES**

Our mobile banking app periodically collects, transmits, and uses location data to support features that allow us to communicate with you for various reasons, such as closures, marketing, maintenance, and fraud alerts, but only if you expressly authorize the collection of such information. You may choose whether location data can be monitored continuously in the background, only while the app is being used, or not at all. You can change your location permissions at any time in your device settings.

## **CHILDREN'S PRIVACY**

We do not knowingly collect personal information from children under the age of 13 without parental consent.

<b>FACTS</b>	What does Y-12 Federal Credit Union do with your personal information?
<b>Why?</b>	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.
<b>What?</b>	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"> <li>• Social Security number and transaction history</li> <li>• Account balances and payment history</li> <li>• Credit history and credit scores</li> </ul>
<b>How?</b>	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information, the reasons Y-12 Federal Credit Union chooses to share, and whether you can limit this sharing.

<b>Reasons we can share your personal information</b>	<b>Does Y-12 Federal Credit Union Share?</b>	<b>Can you limit this sharing?</b>
For our everyday business purposes — such as processing your transactions, maintaining your account(s), responding to court orders and legal investigations, or reporting credit bureaus	<b>Yes</b>	<b>No</b>
For our marketing purposes — to offer our products and services to you	<b>Yes</b>	<b>Yes</b>
For joint marketing with other financial companies	<b>No</b>	<b>We do not share</b>
For our affiliates' everyday business purposes — information about your transactions and experiences	<b>Yes</b>	<b>No</b>
For our affiliates' everyday business purposes — information about your creditworthiness	<b>Yes</b>	<b>Yes</b>
For our affiliates to market to you	<b>Yes</b>	<b>Yes</b>
For nonaffiliates to market to you	<b>No</b>	<b>We do not share</b>

<b>To limit our sharing</b>	<b>Call 1-800-482-1043</b> <i>Please note:</i> 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.
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<b>Questions?</b>	Call 1-800-482-1043 or email <a href="mailto:y12marketing@y12fcu.org">y12marketing@y12fcu.org</a>
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### What We Do

<b>How does Y-12 Federal Credit Union protect my personal information?</b>	We use security measures that comply with federal law to protect your personal information from unauthorized access and use. These measures include computer safeguards and secured files and buildings.
<b>How does Y-12 Federal Credit Union collect my personal information?</b>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>• open an account or deposit money</li> <li>• pay your bills or apply for a loan</li> <li>• use your credit or debit card</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
<b>Why can't I limit all sharing?</b>	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>• sharing for affiliates' everyday business purposes — information about your creditworthiness</li> <li>• affiliates from using your information to market to you</li> <li>• sharing for nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>
<b>What happens when I limit sharing for an account I hold jointly with someone else?</b>	Your choices will apply to everyone on your account.

### Definitions

<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• Credit Union Services of East Tennessee and its holdings, 7 Insurance</li> <li>• Cetera Financial Group</li> </ul>
<b>Nonaffiliates</b>	Companies not related by common ownership or control. They can be financial and nonfinancial companies.
<b>Joint marketing</b>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>• We don't share.</li> </ul>