



Y-12 FEDERAL CREDIT UNION

PRIVACY POLICY

Y-12 Federal Credit Union is always committed to protecting our members' personal and financial information provided to us. This policy describes our information gathering and disclosure practices for our Internet Web Site and e-mail obtained at www.y12fcu.org. We believe that all personal and financial information specific to you that you provide to us through any channel constitutes personal information.

OBTAINING PERSONAL INFORMATION

1. When you apply for a credit union account or service, we collect personal information to process your application. This personal and financial information is retained by us in order that we can provide you 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 enable us to process and confirm your transactions.
4. Our web site 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, e-mail address, and 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 (c) provide you with the benefits of being a member of Y-12 Federal Credit Union. To ensure your application is confidential, the information is sent to us in a "secure session" established with Secure Socket Layer (SSL) encryption.
5. If you send us information by e-mail, we will retain the information relevant to the transaction, service or product that is subject of your e-mail. This information is used only by our staff to handle your request and to assure that we have adequately addressed your inquiry and to handle any followup 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 e-mail 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. Y-12 Federal Credit Union collects and stores information on general web site pages to measure the number of visitors to the various pages, date and time of visits to our web site, etc and to provide us

information on how we can make improvements to the information available and provide more efficient access to our site so that we may better serve you our member/owner.

USE AND SHARING OF PERSONAL INFORMATION

1. The credit union 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 provide positive identification of 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. The credit union does not and will not sell or provide personal information to third parties for independent use. We may, however, share personal information with our credit union affiliates, for example Credit Union Services of East Tennessee (CUSET) as allowed by federal law, if that information is required to provide a product or service you have requested.

ACCURACY OF PERSONAL INFORMATION

1. Y-12 Federal Credit Union intends to exercise reasonable procedures in order to assure the accuracy of our records and your personal information. Inaccurate information, when brought to our attention, will be corrected as promptly as possible. If you have any questions regarding the accuracy of your personal information, please call a Member Service Representative at 865-482-1043 or 800-482-1043 or contact us via e-mail at y12info@y12fcu.org.
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.

PROTECTION OF PERSONAL INFORMATION

1. The credit union uses multiple levels of security, beginning with your browser and ending with the credit union's operating system that 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 web site.
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 make changes to our information security practices and other internal control systems to take advantage of new technology.

RE-MARKETING POLICY

Y-12 Federal Credit Union may occasionally use 3rd party re-marketing cookies on our website (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 who have shown interest in similar or related services. No personal information is collected through these cookies and no information will ever be shared with 3rd parties. As always, we respect your privacy and are not collecting any identifiable personal or private information through the use of re-marketing cookies.

Opting-out: You can opt-out of re-marketing from Y-12 Federal Credit Union at any time by visiting <https://support.google.com/ads/answer/2662922?hl=en> and following the brief instructions on the page.

CHILDREN'S PRIVACY

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

FACTS

WHAT DOES Y-12 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 transaction history

Account balances and payment history

Credit history and credit scores

When you are *no longer* our customer, we continue to share your information as described in this notice.

How?

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 (name of financial institution) chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Y-12 Federal 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	Yes
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes - information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes - information about your creditworthiness	No	We don't share
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	No	We don't share

Questions?

Call (1-800-482-1043) or go to www.y12fcu.org

What we do

How does Y-12 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. Access to your information is restricted to those employees who need to know such information to provide products & services to you.
How does Y-12 Federal Credit Union collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ■ open an account or deposit money ■ pay your bills or apply for a loan ■ use your credit or debit card <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> ■ 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 <p>State laws and individual companies may give you additional rights to limit sharing.</p>

Definitions

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