

FACTS

WHAT DOES TBA 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 income
- Account balances and payment history
- Credit history and credit score

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 TBA Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does TBA 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	No
For our affiliates' everyday business purposes - information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes - information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For nonaffiliated to market to you	Yes	Yes

To limit our sharing

* Call 800-678-0987 or 231-946-7090 to speak with one of our member service representatives

* 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 800-678-0987 or 231-946-7090, or go to www.tbacu.com

Optional Mail-in Form

If you have a joint account, your choice(s) will apply to everyone on your account.	Mark any/all you want to limit, or Call 800-678-0987:	
	<input type="checkbox"/>	Do not share information about my creditworthiness with your affiliates for their everyday business purposes.
	<input type="checkbox"/>	Do not allow your affiliates to use my personal information to market to me
	<input type="checkbox"/>	Do not share my personal information with nonaffiliated to market their products and services to me.
	Name	Mail to:
Address	TBA Credit Union	
City, State, Zip	PO Box 1049	
Account Number	Traverse City, MI 49685-1049	



Who we are

Who is providing this notice?	TBA Credit Union
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What we do

How does TBA Credit Union protect my personal	To protect your personal information from unauthorized access and use,
How does TBA Credit Union collect my personal	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • Open an account • Apply for a loan • Use your credit or debit card <p>We also collect your personal information from others, such as credit</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 - • Affiliates from using your information to market to you • Sharing for nonaffiliated to market to you <p>State laws and individual companies may give you additional rights to limit</p>
What happens when I limit sharing for an account I hold	Your choices will apply to everyone on your account - unless you tell us

Definitions

Affiliates	Companies related by common ownership or control. They can be financial
Nonaffiliated	Companies not related by common ownership or control. They can be
Joint marketing	A formal agreement between nonaffiliated financial companies that