

FACTS**WHAT DOES TRUCHOICE 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 income • Account balances and payment history • Credit history and credit scores
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 TruChoice FCU chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does TruChoice 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	n/a
For our affiliates' everyday business purposes – information about your transactions and experiences	yes	no
To our affiliates' everyday business purposes – information about your creditworthiness	yes	yes
For our affiliates to market to you	no	n/a
For nonaffiliates to market to you *restricted to CUNA Mutual and Liberty Mutual	yes*	yes

To limit sharing Mail the form below or deliver it to a branch during office hours

Questions Call 1.800.639.5550 or 207.772.0808 Monday through Friday between 8:30 am and 5:00 pm Eastern Time or email us at trufcu@trufcu.com

✂Optional Mail-In Form

Mail to: TruChoice FCU PO Box 10659 Portland, ME 04104 **If you have a joint account, your choice(s) will apply to everyone on that account	Mark any/all you want to limit**: <ul style="list-style-type: none"> <input type="radio"/> Do not share information about my creditworthiness with your affiliates for their everyday business purposes <input type="radio"/> Do not allow your affiliates to use my personal information to market to me <input type="radio"/> Do not share my personal information with nonaffiliates to market their products and services to me 	
	Name:	
	Address:	
	City, St, Zip:	
	Member #:	
Signature:		

Who we are	
	TruChoice Federal Credit Union (TruChoice FCU)
What we do	
How does TruChoice 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 TruChoice 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 • Use any of our financial products and services <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	Companies related by common ownership or control. They can be financial and nonfinancial companies. TruChoice's sole affiliate is CUSO Mortgage Corporation.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. Information shared by TruChoice with nonaffiliates is for the purpose of conducting business on behalf of our members, not for the nonaffiliates' marketing purposes with the exception of group insurance rates offered by CUNA Mutual and Liberty Mutual.
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. At this time, TruChoice has no joint marketing agreements in place.
Other important information	