

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: ■ Social Security number and income ■ account balances and payment history ■ credit history and credit scores When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.
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 Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does TruChoice 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	Yes	No
For our affiliates' everyday business purposes— information about your creditworthiness	Yes	Yes
For our affiliates to market to you	No	We don't share
For nonaffiliates to market to you	Yes	Yes

To limit our sharing	■ Mail the form below ■ Contact the Credit Union by phone at (207) 772-0808, (800) 639-5550, or by e-mail at trufcu@trufcu.com Please note: If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our customer, 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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Questions?	Call 1.800.639.5550 or go to trufcu.com
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Mail-in Form

Leave Blank OR If you have a joint account, your choice(s) will apply to everyone on your account

Mark any/all you want to limit:

☐ Do not share information about my creditworthiness with your affiliates for their everyday business purposes.

☐ Do not allow your affiliates to use my personal information to market to me.

☐ Do not share my personal information with nonaffiliates to market their products and services to me.

Name

Address

City, State, Zip

[Member #]

Mail to:

TruChoice Federal Credit Union

PO Box 10659

Portland, ME

04104

What we do	
How does TruChoice 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.
How does TruChoice Federal Credit Union collect my personal information?	We collect your personal information, for example, when you ■ open an account or deposit money ■ pay your bills or apply for a loan ■ use your credit or debit card We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only ■ 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 State laws and individual companies may give you additional rights to limit sharing.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. ■ <i>TruChoice Federal Credit Union's sole affiliate is CUSO Mortgage Corporation.</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. ■ <i>Information shared by TruChoice Federal Credit Union 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 TruStage and Liberty Mutual.</i>
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. ■ <i>TruChoice Federal Credit Union does not jointly market.</i>

Other important information	
<u>Notices and "Joint Relationships."</u> Except where expressly required by applicable law, we will provide all notices to the person (member) listed first on any application, agreement or other relevant document with us. The notice will be mailed to the address noted for said person on the application, agreement or other document. If this person (member) has agreed to receive notices and disclosures electronically, then we can send all such notices and notifications, to the e-mail or Internet address provided by said person; or we shall post or otherwise give notice by posting a notice, providing a link or using such other electronic methods authorized under applicable laws and/or regulations. All joint owners, borrowers and guarantors agree to the receipt and sufficiency of any notice or notification sent according to this paragraph. <u>Modification.</u> The Credit Union reserves the right to modify, change or amend this Privacy Policy and Agreement at any time without notice other than as expressly required by applicable law. <u>What members can do to help.</u> Protect your account numbers, card numbers, PINs (personal identification numbers), and passwords. In particular, never keep your PIN with your debit card or credit card, as that makes you vulnerable in the event you lose your card or your card is stolen. Use caution in revealing account numbers, social security numbers, etc. to other persons. In particular, if a caller tells you he/she is calling you on behalf of the credit union and asks for your account number, you should beware. Legitimate credit union staff would already have access to that information. It's important that the credit union has current information about how to reach you. If we detect potentially fraudulent use of your account, we will attempt to contact you immediately. If your address or phone number changes, please let us know. <u>Protecting Children.</u> We do not knowingly solicit or collect data from children and we do not knowingly market to children online. We recognize that protecting children's identities and online privacy is important and that responsibility rests with us and with parents. <u>SMS and Text Messaging.</u> Mobile phone numbers and SMS consent will not be shared with third parties or affiliates.	

BIOMETRIC INFORMATION PRIVACY POLICY AND CONSENT

Scope and Overview This policy outlines how TruChoice Federal Credit Union, its vendors, and/or the licensor of the TruChoice Federal Credit Union's consumer verification software processes biometric data collected from you for identity verification and fraud prevention purposes.

Biometric Data Defined As used in this policy, biometric data includes "biometric identifiers" and "biometric information". "Biometric identifier" means a retina or iris scan, fingerprint, voiceprint, or scan of hand or face geometry. As the term is used in this policy, the selfie photograph you upload to the software for use in the biometric algorithm is considered a "biometric identifier." "Biometric information" means any information, regardless of how it is captured, converted, stored, or shared, based on an individual's biometric identifier used to identify an individual.

Disclosure and Authorization Policy To the extent that TruChoice Federal Credit Union, its vendors, and/or the licensor of the TruChoice Federal Credit Union's consumer verification software collect, capture, or otherwise obtain biometric data relating to a consumer, TruChoice Federal Credit Union must first:

- Inform each consumer that TruChoice Federal Credit Union, its vendors, and/or the licensor of the TruChoice Federal Credit Union's consumer verification software are collecting, capturing, or otherwise obtaining the employee's biometric data, and that the TruChoice Federal Credit Union is providing such biometric data to its vendors and the licensor of the TruChoice Federal Credit Union's consumer verification software;
- Inform the consumer of the specific purpose and length of time for which the consumer's biometric data is being collected, stored, and used; and
- Receive consent by the consumer authorizing TruChoice Federal Credit Union, its vendors, and/or TruChoice Federal Credit Union's consumer verification software to collect, store, and use the consumer's biometric data for the specific purposes disclosed by the TruChoice Federal Credit Union, and for TruChoice Federal Credit Union to provide such biometric data to its vendors and the licensor of the TruChoice Federal Credit Union's consumer verification software.
- TruChoice Federal Credit Union, its vendors, and/or the licensor of the TruChoice Federal Credit Union's consumer verification software will not sell, lease, trade, or otherwise profit from employees' biometric data; provided, however, that the TruChoice Federal Credit Union's vendors and the licensor of the TruChoice Federal Credit Union's consumer verification software may be paid for products or services used by TruChoice Federal Credit Union that utilize such biometric data.

This policy is intended to comply with all federal, state, and local laws.

Purpose for the Collection of Biometric Data TruChoice Federal Credit Union, its vendors, and/or the licensor of TruChoice Federal Credit Union's consumer verification software collect, store, and use biometric data solely for identity verification and fraud prevention purposes. **Disclosure** TruChoice Federal Credit Union will not disclose or disseminate any biometric data to anyone other than its vendors and the licensor of the TruChoice Federal Credit Union's consumer verification software providing products and services using biometric data without/unless:

- First obtaining consumer consent to such disclosure or dissemination;
- The disclosed data completes a financial transaction requested or authorized by the consumer;
- Disclosure is required by law or ordinance; or

- Disclosure is required pursuant to a valid warrant or subpoena issued by a court of competent jurisdiction.

Security TruChoice Federal Credit Union shall use a commercially reasonable standard of care to store, transmit and protect from disclosure any biometric data collected. Such storage, transmission, and protection from disclosure shall be performed in a manner that is the same as or more protective than the manner in which TruChoice Federal Credit Union stores, transmits and protects from disclosure other confidential and sensitive information, including personal information that can be used to uniquely identify an individual or an individual's account or property, such as genetic markers, genetic testing information, account numbers, PINs, driver's license numbers and social security numbers.

Retention TruChoice Federal Credit Union shall retain consumer biometric data only until, and shall request that its vendors and the licensor of TruChoice Federal Credit Union's consumer verification software permanently destroy such data when, the first of the following occurs:

- The initial purpose for collecting or obtaining such biometric data has been satisfied, such as verification of consumer identity;
- Request of consumer to destroy the biometric data; or
- Within 30 days of consumer's provisioning of biometric data.

Contact Information If you have any questions about our use, storage, or security of your biometric data you can contact us at trufcu@trufcu.com.

BIOMETRIC INFORMATION CONSUMER CONSENT As outlined in the "Biometric Information Privacy Policy", I understand and consent to the collection, use, retention, storage, and/or disclosure or re-disclosure of data or images from biometric verification technology by TruChoice Federal Credit Union, its vendors, and/or the licensor of the TruChoice Federal Credit Union's consumer verification software. I acknowledge that I have been given a copy of the Policy, or that the Policy has been made accessible to me, and I have had an opportunity to review it and request any additional information concerning the TruChoice Federal Credit Union's procedures and safeguards for collecting, maintaining, using, disclosing, sharing, storing, and/or destroying this data