




FACTS WHAT DOES TINKER 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 transaction or loss history• 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 Tinker Federal Credit Union chooses to share; and whether you can limit this sharing.	
Reasons we can share your personal informationDoes Tinker 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		
YesNo		
For our marketing purposes - to offer our products and services to you		
YesNo		
For joint marketing with other financial companies		
YesNo		
For our affiliates' everyday business purposes - information about your transactions and experiences		
YesNo		
For our affiliates' everyday business purposes - information about your creditworthiness		
NoWe don't share		
For our affiliates to market to you		
YesYes		
For nonaffiliates to market to you		
NoWe don't share		
To limit our sharing	<ul style="list-style-type: none">• Mail the form below <p>Please note:</p> <p>If you are a <i>new</i> member, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> a member, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>	
Questions?	Call toll-free 800-456-4828 or go to www.tinkerfcu.org	

 -----

Mail-in Form		
	Mark any/all you want to limit:	
	<input type="checkbox"/> Do not allow your affiliates to use my personal information to market to me.	
	Name	Mail to: Tinker Federal Credit Union, Attn: Mail Room P.O. Box 45750 Tinker AFB, OK 73145-0750
	Address	
	City, State, ZIP	
Account #		

What We Do	
How does Tinker Federal Credit Union protect my personal information?	<p>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.</p> <p>We also maintain other physical, electronic and procedural safeguards to protect this information and we limit access to information to those employees for whom access is appropriate.</p>
How does Tinker 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 provide employment information● Apply for a loan or show your driver's license● 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. See below for more on your rights under state law.</p>
What happens when I limit sharing for an account I hold jointly with someone else?	<p>Your choices will apply to everyone on your account.</p>
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none">● <i>Our affiliates include financial companies such as: Tinker Financial Services, LLC (aka TFCU Financial Advisors)</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none">● <i>Tinker Federal Credit Union does not share with nonaffiliates so they can market to you.</i>
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">● <i>Our joint marketing partners include insurance companies and credit card companies.</i>
Other Important Information	
<p>For Alaska, Illinois, Maryland and North Dakota Members. We will not share personal information with nonaffiliates either for them to market to you or for joint marketing - without your authorization.</p> <p>For California Members. We will not share personal information with nonaffiliates either for them to market to you or for joint marketing - without your authorization. We will also limit our sharing of personal information about you with our affiliates to comply with all California privacy laws that apply to us.</p> <p>For Massachusetts, Mississippi and New Jersey Members. We will not share personal information from deposit or share relationships with nonaffiliates either for them to market to you or for joint marketing - without your authorization.</p>	