

## **Tennessee Employees Credit Union Privacy Notice**

This policy describes our information gathering, protection, and disclosure practices for our Internet website and emails obtained.

### **Privacy of Your Personal Information**

In the course of providing you with products and services, Tennessee Employees Credit Union acquires information from you in person, online, during telephone interviews, on applications and other forms you complete, and from outside sources including consumer reporting agencies. We also maintain information about your transactions with us.

### **Sharing within Tennessee Employees Credit Union**

We do not share any personal information about you or former members with third parties except as permitted or required by law, and as necessary for business purposes. For example, we may share information to comply with U.S. tax laws and court orders, or with consumer reporting agencies. We may also share information with companies that work for us in providing you products and services. Such companies include check printers and data processors.

Tennessee Employees Credit Union seeks to meet the financial needs of all members. Accordingly, we may enter into agreements with other financial institutions to offer members high-quality financial products and services at reduced prices or to provide marketing services on our behalf. We may also enter into an agreement with a company that provides mail services to notify you of credit union products and services or other special promotions.

### **Your Online Privacy**

For each visitor to our web page, our web server automatically recognizes information about the domain but will only recognize email addresses provided during the session. We may ask for this information but do not automatically capture it. We collect only information volunteered by the consumer, such as survey information and/or site registrations. The information we collect is used to notify consumers about updates to our website and is used by us to contact consumers for marketing purposes.

If you do not want to receive email in the future, please contact us requesting how to opt out.

We do not share email addresses of those who access our site with any other companies or organizations. If you supply us with your postal address or phone number online, you will receive the information you requested, and you may receive periodic mailings or phone calls from us with information on new products and services or upcoming events. If you do not wish to receive mailings or calls, please let us know by contacting us requesting how to opt out.

The Tennessee Employees Credit Union makes use of web-tracking software through our web host. We collect the name of the domain from which you access the Internet and the site of origin. We use this information for internal analysis only, which helps us improve the content of our website for your future visits.

The Tennessee Employees Credit Union uses cookies with online Virtual Branch as a means of maintaining the integrity of your online session. The Credit Union does not use the information transferred through cookies for any marketing or promotional purposes, nor will the information be sold or any related information be shared with others outside the Credit Union, unless we are compelled to do so by law.

### **Keeping Your Information Secure**

The Tennessee Employees Credit Union is committed to protecting the privacy of your personal information. Your trust is essential to The Tennessee Employees Credit Union's success. We maintain physical, electronic, and procedural safeguards to protect your personal information. Access to your online personal information is restricted. We access your personal information only when necessary to service or maintain your accounts, and to meet your needs.

The Tennessee Employees Credit Union stores no member or account information on our web server which is accessed by the public. All member account information is housed on computers that are behind our firewalls (protected area). All online Virtual Branch sessions and PayIT transactions are authenticated and encrypted with the highest level of security protection available.

### **Linking to Non-TNECU Websites**

The Tennessee Employees Credit Union does not endorse nor control neither the external Internet web-sites which may be found as links from our website nor other sites to which they may link. The Credit Union does not control any specific commercial product or service referenced by these external Internet web-sites. Further, this Credit Union does not guarantee the accuracy, completeness, efficacy, timeliness or correct sequencing of information their pages contain.

*By using this website, you signify your acceptance of the Tennessee Employees Credit Union Website Privacy Policy. If you do not agree with this policy, please do not use this site. We reserve the right, at our discretion, to change, modify, add, or remove portions of this policy at any time. Please check this page periodically for changes.*

### **Contact us**

this is the Website of the Tennessee Employees Credit Union. You may have access to your information. You may review your information and make changes to ensure that our records are complete and accurate. If you have questions concerning the privacy or security of your information, or if you need to correct information we have on file, please contact us at P.O. Box 198617, Nashville, TN 37219-8617. We can also be reached via email at [TNECU@TNECU.org](mailto:TNECU@TNECU.org) or phone (615) 313-5585.

### **Your Responsibility to Prevent Unauthorized Access to Your Accounts**

Tennessee Employees Credit Union is confident we have taken the necessary security steps to ensure our online services are secured. However, it is also your responsibility to help protect the security of your account by safeguarding your password.

You are the key to safeguarding the confidentiality of your accounts. You are issued a temporary password when you apply for Express Call or Smart Branch access. You should change this password the first time you call in or log on to these services. You should select a password that

you can easily remember, but that no one else would likely guess. For example, do not select your address, telephone number, or date of birth for your password. You can change your password as frequently as you desire, by selecting the "Change Password" option in Smart Branch or the "PIN" transaction code in Express Call. Never share your password with anyone – even family members - if they are not on your account. If you are the only one who knows your password, you have protected your accounts against unauthorized access. No representative of The Tennessee Employees Credit Union will ever call and ask you for your passwords.

Change your password on a regular basis. Always change it immediately if you think that your password have been compromised, and contact the Credit Union immediately. Take care to not walk away from your computer in the middle of an online session with Smart Branch. Anyone can sit down at your computer and have immediate access to your account. Always log off when you finish your session.

***Children's Online Protection Act of 1998 (COPA)***

Tennessee Employees Credit Union's online financial services are not designed for or directed toward children. We do not knowingly solicit or collect any data from children. We recognize protecting children's identities and online privacy is important and such responsibility rests with the parents.