

Technology Credit Union

PRIVACY OF MEMBER AND FORMER MEMBER INFORMATION

(Notice Provided Pursuant to the Gramm-Leach-Bliley Act)

What this policy covers:

This policy covers "non-public personal information." This means personally identifiable information that is not available publicly that Technology Credit Union obtains about you in the course of providing services to you. It does not cover information that we or other entities obtain from public sources such as telephone directories or county real property records. It does not cover information that is not identified with any individual member, such as a statement that a certain number of our members have auto loans with us. In this policy, the term "member" refers to both current and former members, and also refers to non-member joint owners of accounts and non-member guarantors on loans.

Where we collect information about you:

- From information that you provide to us in person, in writing (such as applications for our services), or through the Internet;
- From information obtained through your transactions and experiences with us;
- From information we receive from nonaffiliated third parties about their transactions and experiences with you;
- From third parties we ask to verify information you have provided on your applications for our services, such as employers or other creditors;
- From third parties with whom we have arrangements to provide services to you, such as financial institutions whose ATMs you use, merchants who accept your Credit Union debit card, mortgage lenders, or vehicle dealers;
- From cookies on our website;
- From third parties we contract with to help us develop our field of membership and the marketing penetration of our services;
- From consumer reporting agencies such as credit bureaus.

Types of information we collect and may disclose about you to third parties:

We may disclose any information we have collected about you to third parties. The types of information we collect and may disclose about you include but are not limited to your name, your address, your social security number, your date of birth, your transaction history with us, your assets, and your income.

Information sharing with third parties for the purpose of conducting our business with you:

We may disclose information about you as required or allowed by law. Examples of general circumstances under which we may disclose information about you include but are not limited to:

- When necessary to provide services that you request;
- When necessary to conduct our business;
- When the information is provided to a third party providing services to us, such as data processing, printing services, mailing services, and marketing services;
- When necessary to our external auditors, to legal advisors, to our insurers, and to our regulatory agencies such as the National Credit Union Administration or California Department of Financial Institutions;
- If required to do so by law, such as when we receive a court order, levy, subpoena, or other validly issued legal process;

- When the information is provided to a consumer reporting agency in accordance with the Fair Credit Reporting Act;
- If you give us written permission.

Furthermore, we may also disclose information about you to other non-affiliated third parties not described in this notice as permitted by law.

Specific examples of types of third parties to whom we disclose information as described above include but are not limited to:

- Credit bureaus;
- Third-party vendors that assist us with providing or marketing Credit Union services to our members, such as check printers, mail houses, plastic card processors, credit life and disability insurance providers, collateral appraisers, and vehicle dealers participating in our dealer loan programs;
- If you apply for or have a Tech CU credit card, to the third-party financial institution that provides our private label credit card program;
- Third parties involved in processing your Credit Union transactions, such as the Federal Reserve and other financial institutions that process your checks, ACH transactions, and ATM and Point of Sale transactions;
- Third parties whose involvement in your transactions with us is necessary to meet our business needs, such as the Department of Motor Vehicles, companies that insure collateral you pledge as security for Credit Union loans, and debt collectors.

Our disclosure of information to joint marketing partners:

We may share information about our members with joint marketing partners. Joint marketing partners are other financial organizations with whom we partner to jointly sponsor, endorse, or offer financial products or services such as insurance agents, credit card companies, and securities broker-dealers. We never give these joint marketing partners your Credit Union account numbers. When we share information with joint marketing partners, they agree to keep your information confidential and to disclose and use it only for purposes of marketing and providing the products and services to which Tech CU and the partner agree in compliance with all applicable privacy laws. You have the right to opt out of our information sharing with joint marketing partners as explained below in the section entitled "Privacy Elections." However, if you apply for or maintain a product or service we offer with a joint marketing partner, we and that partner will share information about you as needed to establish and administer the product or service.

Other information disclosure and use:

We do not share information regarding our members with any affiliates or third parties except as explained above. If we enter into an agreement to promote the products or services of a third party who is not a joint marketing partner, we do so in a way that we maintain control of member information. The third party will receive non-public personal information about you only if you give us permission to release the information by requesting the product or service, or if you release the information directly to the third party when you become their customer.

Information regarding former members and other former customers:

We disclose information about you only as permitted or required by law. Subject to these limits, we may disclose any information we have about former members and other former customers in accordance with the privacy practices described in this Policy.

Our maintenance of the privacy and security of your information:

We restrict access to non-public personal information about you to persons who have the need to know the information to provide products and services to you or meet our reasonable business needs. Our employees may also access your information to exercise our rights under the law or pursuant to any agreement with you. Credit Union staff, management, and volunteers are trained to keep member information strictly confidential.

When appropriate and necessary to protect your privacy, we require third parties to whom we release information about you to agree in writing to limit their use and disclosure of information about you to purposes that we authorize and to maintain appropriate information security policies and procedures in compliance with all applicable privacy laws.

We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your non-public personal information.

Our right to change this policy:

This policy is effective December 1, 2005 and replaces our previous Privacy Policy. We can change this policy as our business needs or practices change or as the law requires by notifying you in writing. If we revised our Privacy Policy, we will provide our active members with copies of our new Privacy Policy at that time.

Privacy elections:

You can opt out of our information sharing with joint marketing partners at any time. To do so, please either complete and return the form below, visit our website at www.techcu.com/privacy, then select "Privacy Opt-Out Form," or call our toll-free number: (800) 553-0880. If you have joint accounts, an opt-out election by one of you will apply to all of you. Your election will apply to all accounts linked to the social security/taxpayer ID number you have on file. We will send you an annual notice of your opt-out rights, but once we have your request on file, we will leave it as you have most recently sent it to us unless you send us new instructions. Please note that even if you opt out, we will continue to share your information to conduct our business as described above, to the extent permitted by law.

I do not want Technology Credit Union to share my information with joint marketing partners.

Print Name

Print Address

City, State, Zip

Account Number(s)

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Daytime Phone

Signature