

## FACTS: What does Toledo Police 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 account transactions
- Overdraft history and credit history
- Income and payment history

When you are *no longer* our member, we may 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 Toledo Police Federal Credit Union chooses to share, and whether you can limit this sharing.

Reasons we can share your personal information	Does Toledo Police Federal Credit Union share?	Can you limit this sharing?
<b>For our everyday business purposes</b> (process transactions, maintain your account (s), respond to court orders and legal investigations, or to report to credit bureaus.	<b>Yes</b>	<b>No</b>
<b>Marketing purposes-</b> To offer our products and services to you.	<b>Yes</b>	<b>No</b>
<b>For joint marketing with other financial companies</b>	<b>Yes</b>	<b>No</b>
<b>For our affiliates' everyday business purposes-</b> Information about your transactions and experiences.	<b>No</b>	<b>We NEVER share this</b>
<b>For our affiliates' everyday business purposes-</b> Information about your creditworthiness.	<b>No</b>	<b>We NEVER share this</b>
<b>For non-affiliates to market to you</b>	<b>No</b>	<b>We NEVER share this</b>

## WHAT WE DO:

**How does Toledo Police 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.

We collect your personal information, for example, when you:

- Open an account or make a wire transfer
- Apply for financing or show us your driver's license
- Make deposits or withdrawals from your accounts

**How does Toledo Police Federal Credit Union collect my personal information?**

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 non-affiliates to market to you

State law and individual companies may give you additional rights to limit sharing

## DEFINITIONS:

### Affiliates

Companies related by common ownership control. They can be financial and nonfinancial companies.  
 · Toledo Police Federal Credit Union has no affiliates

### Non-Affiliates

Companies not related by common ownership control. They can be financial and nonfinancial companies  
 · Toledo Police Federal Credit Union does not share with our non-affiliates so they can market to you

### Joint Marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.  
 • Our joint marketing partners include CUNA Mutual Group's MemberConnect, CMFG Life Insurance Company's TrueStage program, and credit card companies.

## QUESTIONS:

Call us at 419-385-0101 (Heatherdowns office), 419-241-9730 (downtown office) or 866-467-0101. You can also go to our web site, [www.tpolcu.com](http://www.tpolcu.com) or send us an e-mail to [members@tpolcu.com](mailto:members@tpolcu.com).