

**FACTS****WHAT DOES TRUSTONE FINANCIAL 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 transaction history
- Account transactions and credit history

**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 TruStone Financial FCU chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does TruStone Financial share?	Can you limit this sharing?
<b>For our everyday business purposes—</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes—</b> to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	Yes	No
<b>For our affiliates' everyday business purposes—</b> information about your transactions and experiences	Yes	No
<b>For our affiliates' everyday business purposes—</b> information about your creditworthiness	No	We do not share
<b>For our affiliates to market to you</b>	Yes	Yes
<b>For nonaffiliates to market to you</b>	Yes	Yes

**To limit our sharing**

- Call 800.862.1998 to speak with a representative
- Visit us online: [TruStoneFinancial.org](http://TruStoneFinancial.org) (please print form)
- Sign and mail the form below

**Please note:**

If you are a *new* member, we can begin sharing your information 30 days from the date we sent this notice. When you are *no longer* our member, we continue to share your information as described in this notice.

However, you can contact us at any time to limit our sharing.

**Questions?**

Call 800.862.1998 or go to [TruStoneFinancial.org](http://TruStoneFinancial.org)

**Mail-in Form**

If you have a joint account, your choice(s) will apply to everyone on your account unless you mark below.	Mark any/all you want to limit:	
	<input type="checkbox"/> Do not share my personal information with affiliates to market their products and services to me.	
	<input type="checkbox"/> Do not share my personal information with nonaffiliates to market their products and services to me.	
	Member Number _____	
Apply my choice(s) only to me. _____	Name	_____
	Address	_____
	City, State, Zip	_____
Mail to:	TruStone Financial Federal Credit Union P.O. Box 1260 Minneapolis, MN 55440-1260	

Who we are	
<b>Who is providing this notice?</b>	This privacy policy is provided by TruStone Financial Federal Credit Union. It applies to all products/services issues by TruStone.
What we do	
<b>How does TruStone Financial protect my personal information?</b>	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.
<b>How does TruStone Financial collect my personal information?</b>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>▪ Apply for membership or apply for a loan</li> <li>▪ Deposit money or request other products/services</li> <li>▪ Request types of transactions with us</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
<b>Why can't I limit all sharing?</b>	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>▪ sharing for affiliates' everyday business purposes— information about your creditworthiness</li> <li>▪ affiliates from using your information to market to you</li> <li>▪ sharing for nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>
<b>What happens when I limit sharing for an account I hold jointly with someone else?</b>	Your choices will apply to everyone on your account unless you tell us otherwise.
Definitions	
<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>▪ TruStone Home Mortgage, our wholly owned affiliate.</li> </ul>
<b>Nonaffiliates</b>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>▪ Nonaffiliates we share with may include vendors of products and services that you have requested, or that we believe will be of benefit to you.</li> </ul>
<b>Joint marketing</b>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>▪ Our joint marketing partners include those companies that perform marketing services on our behalf. Strict Privacy standards apply.</li> </ul>
Other important information	
<p>Protecting the privacy of your financial information at TruStone Financial has always been one of our most important responsibilities. Maintenance of confidentiality is our standard practice and you can rely on us to guard the security, integrity, and confidentiality of your personal financial information. You may contact us at 763.544.1517 or toll free at 800.862.1998 or by mail at TruStone Financial Federal Credit Union, Attn: Privacy Officer, P.O. Box 1260, Minneapolis, MN 55440-1260, or by e-mail at: <a href="mailto:privacy@TruStoneFinancial.org">privacy@TruStoneFinancial.org</a></p>	