

Trenton Federal Credit Union Privacy Policy

Trenton Federal Credit Union, your member owned financial institution, is committed to providing you financial products and services to meet your needs and reach your financial goals. We are equally committed to protecting our members' privacy. You can be confident that your financial privacy is a priority of this credit union. We are required by law to give you this privacy notice to explain how we collect, use and safeguard your personal financial information. If you have any questions, please contact a member service representative at (734) 675-3100.

Information We Collect and Disclose About You

We collect nonpublic personal information about you from the following sources:

1. Information we receive from you on membership and loan applications and other forms;
2. Information about your transactions with us, our affiliates, or others;
3. Information we receive from a consumer-reporting agency;
4. Information when verifying the information you provide us on an application or other forms, such as from your current or past employers or from other institutions where you conduct financial transactions.

Why We Disclose Information

Our commitment to provide you with competitive products and services may require that we share information about you with affiliates that follow strict confidentiality requirements. The businesses we select will offer products designed to enhance our members' economic well being. Under no circumstances will we authorize these firms to charge your accounts without your express consent, and we will not sell member information to telemarketing firms.

We may also disclose all the information we collect, as described previously, to companies that perform marketing or other services on our behalf or to other financial institutions with whom we have joint marketing agreements. To protect our members' privacy, we only work with companies that agree to maintain strong confidentiality protections and limit the use of information we provide. We do not allow these companies to sell the member information we provide to other third parties.

We may also disclose nonpublic information about you under other circumstances as permitted or required by law. These disclosures typically include information to follow your instructions as you authorize, to conduct the operations of the credit union, or to protect the security of our financial records.

Disclosure of Information About Former Members

If you terminate your membership with Trenton Federal Credit Union, we will not share information we have collected about you, except as permitted or required by law.

How We Protect Your Information

Access to nonpublic personal information about you is limited to those employees who have a specific business purpose in utilizing your data. Our employees are trained in the importance of maintaining confidentiality and member privacy. We maintain physical, electronic, and procedural safeguards that comply with federal regulations and leading industry practices to safeguard your nonpublic personal information.

Opt Out Option

In the course of providing services to our membership, Trenton Federal Credit Union collects and shares information about you. Trenton Federal Credit Union is required by law to give you the right to opt out of information sharing with certain businesses, other than what is permitted by law. This means that you may direct us not to disclose information about you to certain businesses.

Unless we hear from you, we may share all the nonpublic personal information about you that we collect with businesses offering products and services that are offered to our membership.

Trenton Federal Credit Union believes that these types of products and services will be of value and interest to our membership. The specific companies that receive information from us are prohibited from using that information about you for any purpose other than what we agree to by contract.

Your Right to Choose

If you prefer that we do not disclose nonpublic personal information to nonaffiliated third parties, you may opt out of those disclosures, that is, you may direct us not to make those disclosures (other than the disclosures permitted by law).

Your decision to block the disclosure of your nonpublic personal information will apply to all products and services you receive from us.

If you have a joint account, an opt out instruction given by one participant of this account will affect all participants of the account.

If you wish to opt out of disclosures, you may do so by exercising your opt out option by following one of the following procedures.

1. Print, sign and mail the opt out form to: 4550 Division, Trenton, MI 48183.

2. Print, sign and fax the opt out form to: (734) 675-4204.

What Members Can Do to Help Protect Their Privacy

Trenton Federal Credit Union is committed to protecting the privacy of its members. Members can help by following these simple guidelines:

1. Protect your account numbers, card numbers, PINs (personal identification numbers) and passwords. Never keep your PIN with your debit or credit card which can provide free access to your accounts if your card is lost or stolen.
2. Use caution when disclosing your account numbers, social security numbers, etc. to other persons. If someone calls you, explains the call is on behalf of the credit union and asks for your account number, you should beware. Official credit union staff will have access to your information and will not need to ask for it.
3. Keep your information with us current. It is important that we have current information on how to reach you. If we detect potentially fraudulent or unauthorized activity or use of an account, we will attempt to contact you immediately. If your address or phone number changes, please let us know.

Let us know if you have questions. Please do not hesitate to call us. We are here to serve you!