



## Tyndall Federal Credit Union Privacy Notice

Tyndall Federal Credit Union is owned by its members and run by a Board of Directors you elect. You can be confident that your financial privacy is a top 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 850-747-4300 or 888-TYNDALL (896-3255), toll-free.

We are committed to providing you with competitive products and services to meet your financial needs, which necessitates that we share information about you to complete your transactions and to provide you with certain financial opportunities. In order to do so, we have entered into agreements with other companies that either provide services to us or offer additional financial products for you to consider.

Under these arrangements, we may disclose all of the information we collect, as described below, 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 permit these companies to sell to other third parties the information we provide to them.

### **Information We Collect and May Disclose About You**

We collect the following non-public personal information about you from a variety of sources and may disclose all the information we collect to companies that perform marketing services on our behalf or to other financial institutions with which we have joint marketing agreements.

- From membership and loan applications and other forms, we obtain information such as name, address, Social Security Number and income.
- From your transactions with us or other companies that work closely with us to provide you with financial products and services, we obtain information such as your account balances, payment history, parties to transactions, and credit card usage.
- From consumer reporting agencies, we obtain information such as your creditworthiness and credit history.
- From verifications of information you provide on applications and other forms, we obtain information from current or past employers, other financial institutions and other sources listed on the application.

We may also disclose information we collect about you under other circumstances as permitted or required by law. These disclosures typically include information to process transactions on your behalf, conduct the operations of our credit union, follow your instructions as you authorize, or protect the security of our financial records. If you terminate your membership with Tyndall Federal Credit Union, we will not share information we have collected about you, except as permitted or required by law.

If you provide personal identifying information via email (such as name, address, email address, etc.), the information will only be used to communicate with you to handle your request. It is not sold to other parties. Please be aware that you should never send sensitive information to us via regular email, as it is a non-secure method of communication. The only secure method of email communication is through our Online Banking service.

### **How We Protect Your Information**

We restrict access to non-public personal information about you 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 non-public personal information.

Data on the Tyndall Federal Credit Union servers is secure and protected. User information is secure via Secure Sockets Layer (SSL) and other types of encryption. Tyndall Federal Credit Union monitors all network traffic in order to identify unauthorized attempts to upload or change information, cause damage to its website, or conduct criminal activity. Entering Tyndall's website constitutes consent to such monitoring.

To allow additional services to be available to you, there are links from the Tyndall Federal Credit Union website to other websites. Once you leave the Tyndall Federal Credit Union website, the credit union is not responsible for the privacy practices or the content of the linked website. The credit union encourages you to read the privacy statement of all linked websites to become acquainted with their specific privacy practices.

### **Online Privacy**

You may visit our website to find out about products or services, promotion information, and career opportunities without providing any information about yourself. We gather data regarding visits to our website, including domain name, pages visited, length of user session, requests for particular files on our site, etc., to evaluate the usefulness of our site. Like many web sites, we also may store information about your web browser (in the form of a "cookie"); a cookie is used to help us "confirm" your identity when you log into Online Banking and it allows us to personalize the site for you so you do not have to re-enter information when you return to our site. Such cookies do not collect personally identifiable information; they simply identify the computer you are using so it is recognized when you return to our site. For example, they let us know if you are logging into your Online Banking account from the PC you normally use. For your protection, if you try to log in from a different PC, you may be presented with your security question(s) within Online Banking to confirm your identity.

A cookie is simply a text or data file we place on your computer which can be retrieved when you return to the site. The cookie we place cannot be read by any website other than ours; it cannot retrieve any other data from your hard drive, transmit a computer virus, or capture an e-mail address or personal/sensitive information about you. Cookies are commonly used and do not harm your computer system. By configuring preferences or options in the browser, you can determine how your particular browser handles cookies.

### **Tyndall Federal Credit Union Children's Privacy Policy**

Tyndall Federal Credit Union does NOT knowingly collect any personal information from a child online. The credit union will not request that children submit personal information online nor will the credit union enable children to make personal information publicly available through a chat room, message board, or other means on the site. We are not responsible, however, for the practices of any third party sites to which we may provide links from within our site. As mentioned above, we encourage you to read the privacy statement of all linked websites to become acquainted with their specific privacy practices.

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### **In case of errors or questions about your electronic funds:**

Telephone us at 888-896-3255 or 850-769-9999, or write to Member Services, P.O. Box 59760, Panama City, FL 32412-0760, or e-mail us at [hhelp@tyndall.org](mailto:hhelp@tyndall.org) as soon as you can, if you think that your statement or receipt is wrong, or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared. 1. Tell us your name and account number (if any). 2. Describe the error or transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information. 3. Tell us the dollar amount of the suspected error. If you tell us orally, we may require that you send us your complaint or question in writing within ten (10) business days. We will tell you the results of our investigation within ten (10) business days after we hear from you, and will correct any error promptly. If we need more time, however, we may take up to forty-five (45) days to investigate your complaint or question. If we decide to do this, we will re-credit your account within ten (10) business days for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and do not receive it within the ten (10) business days, we may not re-credit your account. For errors involving new accounts, point-of-sale, or foreign-initiated transactions, we may take up to ninety (90) days to investigate your complaint or question. For new accounts, we may take up to twenty (20) business days to credit your account for the amount you think is in error. We will tell you the results within three (3) business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.