

FACTS

WHAT DOES TALERIS CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?



Revised 06/21/2011

Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all personal information 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: <ul style="list-style-type: none"> ■ Social Security number and Income ■ Payment History and Mortgage Rates and Payments ■ Credit History and Employment Information
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 Taleris Credit Union, Inc. (TCU) chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Taleris Credit Union, Inc. share?	Can you limit this sharing?
For our everyday business purposes— such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes— to offer our products and services to you	Yes	Yes
For joint marketing with other financial companies	Yes	Yes
For our affiliates' everyday business purposes— information about your transactions and experiences	No	No
For our affiliates' everyday business purposes— information about your creditworthiness	No	No
For our nonaffiliates to market to you	Yes	Yes

To limit our sharing	<ul style="list-style-type: none"> ■ Call 800.828.6446 Follow the menu prompts to reach a Member Service Representative ■ Visit us online: www.taleriscu.org/privacy ■ Mail the form below <p>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.</p> <p>However, you can contact us anytime to limit our sharing.</p>
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Questions?	Call 216.739.2300 or go to www.taleriscu.org/privacy
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Mail-in Form

	<p>Mark any / all you want to limit:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Do not use my personal information to market me. <input type="checkbox"/> Do not share my personal information with other financial institutions to jointly market me. <input type="checkbox"/> Do not share my personal information with non-affiliates to market their products or services to me. 	
	Name	
	Address	
	City, State, Zip	
	Account Number	
	Signature & Date	
Mail To:	<p>Taleris Credit Union, Inc. Attention: MSR Dept. PI PO Box 318072 Cleveland, OH 44131-8072</p>	

Who we are

Who is providing this notice?	Taleris Credit Union, Inc.
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What we do

How does Taleris Credit Union, Inc. 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.
How does Taleris Credit Union, Inc. collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ■ Open an account or apply for a loan ■ Make a wire transfer or show your driver's license ■ Make a deposit or withdraw from your account <p>We also collect your personal information from others, such as Credit Bureaus or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> ■ sharing for affiliates' everyday business purposes—information about your creditworthiness ■ affiliates from using your information to market to you ■ sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.

Definitions

Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ <i>Taleris Credit Union, Inc. has no affiliates.</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ <i>Nonaffiliates we share with can include mortgage companies, insurance companies, credit card companies and business loan services companies.</i>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ■ <i>Our joint marketing partners include credit card companies and insurance companies.</i>

