WHAT DOES TEG FCU 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
- Income
- Account balances
- Transaction history
- Credit history
- Credit scores

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 TEG FCU chooses to share; and whether you can limit this sharing.

<table>
<thead>
<tr>
<th>Reasons we can share your personal information</th>
<th>Does TEG FCU share?</th>
<th>Can you limit this sharing?</th>
</tr>
</thead>
<tbody>
<tr>
<td>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</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>For our marketing purposes - to offer our products and services to you</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>For joint marketing with other financial companies</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>For our affiliates' everyday business purposes - information about your transactions and experiences</td>
<td>No</td>
<td>We don't share</td>
</tr>
<tr>
<td>For our affiliates' everyday business purposes - information about your creditworthiness</td>
<td>No</td>
<td>We don't share</td>
</tr>
<tr>
<td>For nonaffiliates to market to you</td>
<td>No</td>
<td>We don't share</td>
</tr>
</tbody>
</table>

To limit our sharing
- Call 845-452-7323 - our menu will prompt you through your choice(s)
- Visit us online: www.tegfcu.com
- 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 a 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 toll-free 888-834-8255 or go to www.tegfcu.com

Mail-in Form

Mark any/all you want to limit:
- Do not share my personal information for marketing purposes to offer products and services to me.
- Do not share my personal information with joint marketers to market their products and services to me.

Name

Mail to:
TEG Federal Credit Union
1 Commerce Street
Poughkeepsie, NY 12603

Address

City, State, ZIP

Account #
**Who We Are**

| Who is providing this notice? | TEG FCU means TEG Federal Credit Union. |

**What We Do**

| How does TEG FCU 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 TEG FCU collect my personal information? | We collect your personal information, for example, when you
- Open an account
- Apply for a loan
- Make deposits or withdrawals from your account
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 nonaffiliates to market to you
State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law. |

| 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 | Companies related by common ownership or control. They can be financial and non-financial companies.
- TEG FCU has no affiliates. |

| Nonaffiliates | Companies not related by common ownership or control. They can be financial and non-financial companies.
- TEG FCU does not share with nonaffiliates 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 credit card, insurance and online banking providers. |

**Other Important Information**

**For Alaska, Illinois, Maryland and North Dakota Members.** We will not share personal information with nonaffiliates either for them to market to you or for joint marketing - without your authorization.

**For California Members.** We will not share personal information with nonaffiliates either for them to market to you or for joint marketing - without your authorization. We will also limit our sharing of personal information about you with our affiliates to comply with all California privacy laws that apply to us.

**For Massachusetts, Mississippi and New Jersey Members.** We will not share personal information from deposit or share relationships with nonaffiliates either for them to market to you or for joint marketing - without your authorization.

**For Vermont Members/Customers.**
- We will not disclose information about your creditworthiness to our affiliates and will not disclose your personal information, financial information, credit report, or health information to nonaffiliated third parties to market to you, other than as permitted by Vermont law, unless you authorize us to make those disclosures.
- Additional information concerning our privacy policies can be found at www.tegfcu.com or call 888-834-8255.