

FACTS WHAT DOES CAROLINAS TELCO 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 account balances
- account transactions and checking account information
- transaction history and wire transfer instructions

When you are no longer our member, we continue to share your information as described in this notice.

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 Carolinas Telco Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Carolinas Telco Federal Credit Union 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 to report to credit bureaus	Yes	No
For our marketing purposes – to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes – information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes – information about your creditworthiness	No	We don't share
For non-affiliates to market to you	No	We don't share

Questions? Call toll-free 1-800-622-5305

What we do	
How does Carolinas Telco Federal Credit Union 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 Carolinas Telco Federal Credit Union 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 show your government-issued ID - apply for financing or provide account information - give us your contact information <p>We also collect your personal information from others, such as credit bureaus, affiliates, U.S. Postal Service 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 non-affiliates to market to you <p>State law and individual companies may give you additional rights to limit sharing.</p>

Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> - <i>Carolinas Telco Federal Credit Union has no affiliates.</i>
Non-affiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> - <i>Carolinas Telco Federal Credit Union does not share with our non-affiliates so they can market to you.</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 CUNA Mutual Group's MEMBERCONNECT and Affinion.</i>

Non-Personal Information Automatically Collected and Stored
<p>To improve the quality of our website services, we use Google's Universal Analytics software to gather and temporarily store a variety of information about all of our website visitors. This happens automatically whenever someone visits our website. The information we collect about every website visitor includes:</p> <ul style="list-style-type: none"> • The date and time of your visit to our website; • The pages and documents that you view on our website; • The URL of the website that you visited prior to ours; • The name of the domain that you use to access the Internet (for example, Verizon.com, if you are using a Verizon online account, or stanford.edu, if you are connecting from Stanford University's domain); • The type and version of your web browser and operating system; • Your location at the time of your visit, down to the city-level; and • Other more technical information, including the HTTP status code, Windows NT code, number of bytes sent, number of bytes received, duration (in seconds) to fulfill the request, server port number addressed, and protocol version. <p>We do not use this information to identify individuals. We aggregate the information about all of our website visitors and use the aggregated information to improve our website and provide a better user experience to our visitors. We look at things like average duration of a visit, "bounce rate" (the percentage of visitors who leave our site after viewing only one page), and the most frequently visited pages. The aggregated information is available only to web managers and other designated staff who need it to perform their official duties. It is retained only for as long as needed for proper analysis. We do not use cookies on our website. We will not disclose, give, sell, or transfer any information about our website visitors, unless required to do so by law.</p>