Privacy Statement

TUCOEMAS 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. 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 provide either services to us or additional financial products for you to consider.

We may disclose all the information we collect, as disclosed 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 permit these companies to sell to other third parties the information we provide to them.

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 TUCOEMAS Federal Credit Union, may continue to share information we have collected about you.

How We Protect Your Information
We restrict access to nonpublic 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 nonpublic personal information.

Online Privacy
TUCOEMAS Federal Credit Union wants you to be confident that your financial privacy is a top priority of this credit union. This page describes how we collect and use the information from our public web site at www.tucoemas.org and our eTeller Home Banking and/or Bill Payments services.

TUCOEMAS does not gather user-specific information, details from your computer Internet software or save data about you other than what is needed to access eTeller Home Banking and/or Bill payment services. You must have cookies *enabled* on your browser to use these services. Additional information about cookies is provided when you initiate access to these services.

We do not share data collected from you, during your visit to our web site, with third parties unless it is specifically required to process your transaction, or requested by you. Examples of data sharing would be processing membership and loan applications and our policy of running credit reports based upon the information you provide. Credit reporting information is provided to TFCU by third parties we trust and with whom we have a business relationship.

When you visit www.tucoemas.org, you do so without revealing your personal identity. Our systems recognize the pages that you visit within our site. The credit union collects aggregate information on site traffic, such as dates and hours of use, to compile statistics to help us improve the site. The information is used solely for these analytical purposes.

We use return E-mail addresses to answer the E-mail we receive. E-mail addresses are not shared with other companies, unless requested by you.

Children's Privacy
Tucoemas Federal Credit Union may provide information to educate children website. Applications for credit union membership are printable and are not designed for online submission. The credit union does not knowingly collect or use personal information from children under 13 years of age without obtaining verifiable consent from their parents.

Other Web Sites Linked to the TUCOEMAS Web Site
We provide you with greater access to information, our site contains links to other sites. TUCOEMAS Federal Credit Union is not responsible for the privacy practices or the content of such other Web sites.

Commitment to Privacy

TUCOEMAS Federal Credit Union does not sell or share member personal information for compensation.
If you have questions about this privacy statement, the practices of this Web site, you can contact our eService@tucoemas.org, phone 559-732-8892 for a Membership Services Representative, or write to:

TUCOEMAS Federal Credit Union
Attn: Privacy Information Request
P.O. Box 5011
Visalia, CA 93278-5011

Annual Insurance Disclosure
In compliance with California Law, the credit union is providing you with the following notice if you have credit life or disability insurance on a revolving loan account.

Cuna Mutual Group herby provides you with notice:
This insurance may not cover an advance or charge under your credit line if your disability or death results from a condition for which you have seen a doctor or chiropractor in the six months before your advance charge.