



## Chattanooga First FCU Privacy Notice and Disclosure

**Chattanooga First Federal Credit Union**, your member-owned financial institution, is committed to providing you with competitive products and services to meet your financial needs and help you reach your goals. We are equally committed to protecting the privacy of our members. Under federal law, we are required to give you this privacy notice. It describes our credit union's privacy policy and disclose to our members. It also includes information about the parties who receive personal and sometimes non-public information from us as we conduct business of the credit union.

**If after reading this notice you have questions, please contact us at:**

**(423) 267-7621**

or write to:

Terri Stansell

Chattanooga First Federal Credit Union  
3120 Broad Street  
Chattanooga, TN 37408

## **Information We Collect About You**

We collect non-public personal information about you from the following sources:

- Information we receive from you on applications and other forms
- Information about your transactions with us or others
- Information we receive from a credit reporting agency
- Information obtained when verifying the information you provide on an application or other institutions where you conduct financial transactions.

We may disclose all the information we collect, as described above, as permitted by law.

## **Parties Who Receive Information From Us**

We may disclose nonpublic personal information about you to the following types of third parties:

- **Financial service providers**, such as insurance companies
- **Non-financial companies**, such as consumer reporting agencies, data processors, financial statement publishers, and government agencies

## **Disclosure of Information to Parties that Provide Services to Us**

In order for us to conduct the business of the credit union, we may disclose all the information we collect, as described above, to companies that perform other services on our behalf so that we may provide members with competitive products and services. We may also disclose information 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, or follow your instructions as you authorized or protect the security of our financial records.

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 the information we provide to other third parties.

## **Disclosure of Information About Former Members**

If you do terminate your membership with Chattanooga First Federal Credit Union, we will not share information we have collected about you, except as may be permitted by law.

## **How We Protect Your Information**

We restrict access to nonpublic personal information about you to employees who need to know what information to provide products and services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

## What You Can Do to Help

Chattanooga First Federal Credit Union is committed to protecting the privacy of its members. Members can help by following these simple guidelines:

- Protect your account numbers, plastic card numbers, PINs (Personal Identification Numbers) and passwords. Never keep your PIN with your card which can provide free access to your accounts if your card is lost or stolen.
- Use caution when disclosing your account numbers, social numbers, etc. to other persons. If someone calls you, explains the call is on behalf of the credit union and asks for your account number, you should beware. Official credit union staff will have access to your account information and will not need to ask for it.
- Keep your information with us current. It is important that we have current information on how to reach you. If we detect potentially fraudulent or unauthorized activity or use of an account, we will attempt to contact you immediately. If your address or phone number changes, please contact us.

**Let us know if you have questions. Please do not hesitate to call us – we are here to serve you!**

### Chattanooga First Federal Credit Union

3120 Broad Street  
Chattanooga, TN 37408  
(423) 267-7621  
Fax: (423) 266-5666

## Web Security

### Electronic Privacy and Security

Chattanooga First Federal Credit Union has security measures in place to protect the loss, misuse and alteration of the information within our Website. Visitors to our Website will remain anonymous unless you choose to provide personal information by submitting forms or applications contained within this site. The personal information you provide will be used discretely and solely for the use of the Chattanooga First Federal Credit Union to better serve its members.

Information is sent to us via e-mail may be vulnerable as is any other e-mail message traveling via the Internet. Due to this risk, we do not ask for highly-sensitive information such as credit card, account, or social security numbers to be sent to us by e-mail. If you do not wish to provide information online, you may call us at **(423) 267-7621**, or fax us at **(423) 266-5666**. This site does not use cookies.

### Collecting User Information

Our Web server collects standard, non-identifying information about our Website visitors such as the date, time, Web page visited, and IP address. We may also collect e-mail addresses of those who communicate with us via e-mail. This information is used to compile statistics and aggregate information on the usage of our Website. We use this information to improve the content of our Website, and to better serve our customers through special marketing

and service programs. This information will only be used internally by the Chattanooga First Federal Credit Union and we will not share this information with other organizations. We do not compile, buy, sell, rent or trade customer e-mail lists. We do not make the e-mail addresses of those who access our Website available to others.

Chattanooga First Federal Credit Union will **NEVER** ask its members to provide sensitive information such as credit card, account, or social security numbers by e-mail. If you receive an e-mail that appears to be sent from Chattanooga First Federal Credit Union asking for this or any other personal information, please do not respond to it but report it to the credit union immediately. You may be the victim of a "**phishing**" attempt. Phishing is a fraudulent attempt to acquire personal information such as credit card numbers, social security numbers, and website logins. These attacks typically impersonate a trusted organization through the use of falsified emails and websites.

### Online Banking Security

Security measures for our **Online Access** Website are provided by Verisign. Please visit their Website to view their Privacy Policy or contact Chattanooga First Federal Credit Union at **(423) 267-7621** for more information.



[home](#) | [privacy policy](#) | [contact/feedback](#) | [free credit report](#) | [our history](#) | [newsletter archives](#) | [ATM locations](#) | [hours](#)

### Chattanooga First Federal Credit Union

Main Office:  
3120 Broad Street  
Chattanooga, TN 37408  
Phone: (423) 267-7621  
Fax: (423) 266-5666

© Copyright 2018 **Chattanooga First Federal Credit Union** All rights reserved.



Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government. National Credit Union Administration, a U.S. Govt. Agency.

We do business in accordance with the Federal Fair Housing Law and the Equal Credit Opportunity Act.