



423 Lynch Street
St. Louis, MO 63118

Notice at Collection

Together Credit Union (referred to at times in this Notice as “we”, “our” and “us”) is collecting your personal information and sensitive personal information to support the business purposes listed in the chart below.

We will not sell the personal information, including any sensitive personal information, we collect about you. We may share some categories of personal information we collect with third parties for cross-context behavioral advertising, as indicated in the chart below. To opt-out of the sharing of your information for cross-context behavioral advertising, you can (1) call our toll-free number at 1-800-320-0462 or (2) visit:

https://www.togethercu.org/docs/default-source/forms/do_not_share_my_personal_information_form.pdf

To view our full privacy, visit: <https://www.togethercu.org/docs/default-source/disclosures/california-consumer-privacy-policy.pdf>

Due to the various documents, forms, locations, etc. in which we use your information, in order to perform financial and tangential services, or employee related items, this information is retained in accordance with various laws and depends entirely on your relationship with us. We do not intend to retain Personal Information or Sensitive Personal Information longer than is legally and contractually required.

Personal Information Category	Use Purposes	Shared
Identifiers, such as real name, alias, postal address, unique personal identifier, online identifier, Internet protocol address, email address, account name, and government-issued identifier (e.g., Social Security Number, driver's license number, passport number), member number, or other similar identifiers;	• Performing services and offering products, including maintaining or servicing accounts, providing member service, processing transactions, providing financing or other financial services and associated activities; • Engaging in advertising or marketing activities; • Preventing, detecting, and responding to security incidents; • Undertaking activities, including internal research and analysis, to derive consumer insights and to maintain or enhance the quality and/or safety of our products and services; • Maintaining the integrity and the functionality of our information technology systems; • Hiring and promoting employees as well as administering employment benefits; • Responding to inquiries and fulfilling requests; • Verifying your identity and account status; • Informing you about important information regarding the Site, products or services for which you apply or may be interested in applying for, or in which you are already enrolled, including changes to terms, conditions, and policies and/or other administrative information; • Delivering marketing communications that we believe may be of interest to you, including, ads or offers tailored to you; • Personalizing your experience on any mobile or online Site or application that we own and operate, including, but not limited to, our website (togethercu.org) and our mobile app (collectively, "Sites"); • Allowing you to apply for products or services (e.g., to apply for membership, prequalify for a mortgage, apply for a credit card, or to open a deposit account or other financial product) and evaluate your eligibility for such products or services; • Verifying your identity, information, and/or location (or the identity or location of your representative or agent) in order to allow access to your accounts, conduct online transactions and to maintain measures aimed at preventing fraud and protecting the security of account and Personal Information; • To provide security and integrity in the services or goods offered by us; • Allowing you to participate in satisfaction surveys and other	Yes
	forms of market research, and to administer these activities; • Allowing you to use some Site financial planning tools; • For business purposes, including data analysis, audits, developing and improving products and services, enhancing the Site, identifying usage trends and determining the effectiveness of promotional campaigns; • For risk control, for fraud detection and prevention, to comply with laws and regulations, and to comply with other legal process and law enforcement requirements; and • Allowing you to utilize features within our Sites by granting us access to information from your device such as geo-location when you request certain services.	

Personal information, as defined by Cal. Civ. Code § 1798.80(e), which “means any information that identifies, relates to, describes, or is capable of being associated with, a particular individual,” including but not limited to, his or her name, signature, identifying numbers (i.e. Social Security Number, state identification card number, driver’s license, etc.), physical characteristics or description, address, telephone number, insurance information, education, employment information, medical information, disability information, or financial information;	• Same purposes as listed for “Identifiers” above.	Yes
Characteristics of protected classifications under California or federal law, such as sex/gender, marital status, race, national origin, military/veteran status, disability, request for employee leave, citizenship status, or age	• Same purposes as listed for “Identifiers” above.	No
Commercial information, such as records of personal property, products or services purchased, obtained, or considered, or other purchasing or consuming histories or tendencies such as transaction information, auto loans, and purchase history, including, but not limited to, member tenure and the number of products or services a member partakes in	• Same purposes as listed for “Identifiers” above.	No
Internet or other electronic network activity information, such as browsing history, search history, or information relating to interactions with our website, applications, advertisements, and emails	• Same purposes as listed for “Identifiers” above.	No
Geolocation data, such as device location, device identifier, and Internet Protocol (IP) location	• Same purposes as listed for “Identifiers” above.	No
Audio, electronic, visual, and similar information, such as call and video recordings	• Same purposes as listed for “Identifiers” above.	No

Sensitive personal information is a subtype of personal information consisting of specific information categories. We may collect or use information that falls with the sensitive personal information categories listed in the table below. Sensitive information is not shared for cross-context behavioral advertising purposes.

Sensitive Personal Information Category	Use Purposes
Your social security, driver's license, state identification card, or passport number.	• Performing services and offering products, including maintaining or servicing accounts, providing member service, processing transactions, providing financing or other financial services and associated activities; • Verifying your identity and account status; • Responding to your inquiries and fulfilling your requests; • Allowing you to apply for products or services (e.g., to apply for membership, prequalify for a mortgage, apply for a credit card, or to open a deposit account or other financial product) and evaluate your eligibility for such products or services; • Verifying your identity, information, and/or location (or the identity or location of your representative or agent) in order to allow access to your accounts, conduct online transactions and to maintain measures aimed at preventing fraud and protecting the security of account and Personal Information; • To provide security and integrity in the services or goods offered by us; • For risk control, for fraud detection and prevention, to comply with laws and regulations, and to comply with other legal process and law enforcement requirements;
Your account log-in, financial account, debit card or credit card number in combination with any required security or access code, password, or credentials allowing access to an account	• Same purposes as listed for "Identifiers" above.
Your precise geolocation	• Performing services and offering products, including maintaining or servicing accounts, providing member service, processing transactions, providing financing or other financial services and associated activities; • Verifying your identity and account status; • Verifying your identity, information, and/or location (or the identity or location of your representative or agent) in order to allow access to your accounts, conduct online transactions and to maintain measures aimed at preventing fraud and protecting the security of account and Personal Information; • To provide security and integrity in the services or goods offered by us; • For risk control, for fraud detection and prevention, to comply with laws and regulations, and to comply with other legal process and law enforcement requirements;
Contents of your mail, email, and text messages we send to you or received from you	• Performing services and offering products, including maintaining or servicing accounts, providing member service, processing transactions, providing financing or other financial services and associated activities; • Responding to your inquiries and fulfilling your requests; • To provide security and integrity in the services or goods offered by us; • For business purposes, including data analysis, audits, developing and improving products and services, enhancing the Site, identifying usage trends and determining the effectiveness of promotional campaigns; • For risk control, for fraud detection and prevention, to comply with laws and regulations, and to comply with other legal process and law enforcement requirements;

If you have any questions about this Notice or need to access this Notice in an alternative format due to having a disability, please contact 1-800-320-0462.

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