

FACTS**WHAT DOES TROPICAL FINANCIAL 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?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> ● Social Security number ● Transaction history ● Credit scores ● Overdraft history ● Account transactions ● Checking account information <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>	
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Tropical Financial Credit Union chooses to share; and whether you can limit this sharing.	
Reasons we can share your personal information	Does Tropical Financial 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 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 nonaffiliates to market to you	No	We don't share
Questions?	Call toll-free outside of Dade County 888-261-8328 or within Dade County 305-261-8328	

What We Do	
How does Tropical Financial 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. Tropical Financial C.U. values your privacy and trust. You can count on us to do what is right in maintaining the confidentiality of your personal information.
How does Tropical Financial Credit Union collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> ● Open an account ● Pay your bills ● Apply for a loan ● Make deposits or withdrawals from your account ● Provide your mortgage information 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 <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 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.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> ● <i>Tropical Financial Credit Union has no affiliates.</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> ● <i>Tropical Financial Credit Union does not share with nonaffiliates so they can market to you.</i>
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> ● <i>Our joint marketing partners include insurance companies and mortgage companies.</i>

Other Important Information

We may use your personal information to provide and improve our products and services. We employ analytics through the use of third party artificial intelligence tools (“AI”) to assist us in understanding, identifying and managing your preferences, to process transactions and payments, to measure the effectiveness of our advertising campaigns, to enhance your experience on our site, to train third-party artificial intelligence models; and for any other purposes that we may specifically disclose at the time we collect or you provide us with your information. We do not sell or share your personal information.

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

For California Customers. 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.

Your Rights Under CCPA.

As a California resident, you have the following rights under the CCPA:

- Right to Know:** You have the right to request information about the personal information we collect, use and disclose.
- Right to Delete:** You have the right to request the deletion of your personal information, subject to certain exceptions.
- Right to Opt-Out:** You have the right to opt-out of the sale of your personal information.
- Right to Non-Discrimination:** You have the right to not be discriminated against for exercising your CCPA rights.

How To Exercise Your Rights

To exercise your rights, please contact us at:

Phone: 888-261-8328

Email: listening@tfcu-fl.org

Mail: PO Box 829517 Pembroke Pines, FL 33082

For more information about our privacy practices, please review our Privacy Policy.

For Massachusetts, Mississippi and New Jersey Customers. 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 Customers. We will not share personal information with nonaffiliates for them to market to you without your authorization and we will not share personal information with affiliates or for joint marketing about your creditworthiness without your authorization.