

TruMark Financial Online Privacy Notice

TruMark Financial Credit Union (“TruMark Financial”) seeks to ensure your privacy is protected at all times. This Online Privacy Notice and description of TruMark Financial’s practices (“Privacy Notice”) seeks to provide you with an overview and understanding of TruMark Financial’s practices concerning the protection of your identity and the collection, sharing, and use of your personal information.

This Privacy Notice covers all interactions between you and TruMark Financial, or any of its affiliates, agents, or partners, which occur on TruMark Financial’s online service channels, including TruMark Financial’s websites (trumarkonline.org), and mobile applications.

General Privacy Principles

TruMark Financial believes your privacy and the safeguarding of your personal information (as defined below) is extremely important. As a result, we develop, implement, and maintain physical and electronic safety measures to secure this information, and comply with applicable state and federal law.

Collection and Use of Information

TruMark Financial collects personal information from you when you visit or use our online service channels. This information includes your name, membership number, account number, home, or other mailing address, Social Security Number, telephone number, email address, driver’s license number, zip code or limited location information, account application information (such as credit and income information), access information (such as user name), gender, race, and/or nationality. Additionally, TruMark Financial may record biometric identifiers as provided by you while using our services.

TruMark Financial additionally collects certain information related to your online use, such as your IP address, information about the site you came from or visit next, certain geolocation data (with your consent), and other device data (such as your phone or browser). TruMark Financial will never collect or process information unless permitted by law or otherwise necessary for the detection or prevention of crime, unless you have given your explicit consent.

TruMark Financial aims to only collect that information which is necessary to help us better serve you and deliver its products and services. The information collected from you assists us in performing account services and processing transactions, developing and delivering our online experience, communicating with you, improving our business and delivery model, preventing, detecting, and responding to security incidents, performing data analytics and research, complying with applicable laws and regulations and internal policies, and engaging in advertising or marketing activities;

TruMark Financial Mobile App

TruMark Financial offers access to many of its products and services through its mobile application and mobile-optimized websites. In addition to the personal information described above, TruMark Financial may collect information such as device settings, IP addresses, browser type, limited location or geolocation information (with consent), and information specifically related to your use of the phone. TruMark Financial may use this information to provide and improve the features of its mobile applications.

Sharing of Information

TruMark Financial may share your personal information (as described above) with affiliates and third parties as described in our [Annual Privacy Notice](#). TruMark Financial shares this data to provide you with products and services, as well as enhance your experience on our online service channels and for marketing purposes. TruMark Financial also may share information with third parties as expressly consented by you (for example, in connection with building your new deposit or loan account).

Additionally, please note that TruMark Financial will share or otherwise disclosure information as may be required to comply with state and federal legal and regulatory requirements. TruMark Financial additionally maintains relationships with third parties to provide products and services to you. These third parties are required to safeguard your information and only use your information for the purposes we authorize by agreement.

We do not sell your personal information, nor does TruMark Financial allow unaffiliated third parties to collect personal information about your activities on TruMark Financial's online service channels. In addition, TruMark Financial will never publicly disclose any personal or sensitive user data related to financial or payment activities or any government identification identifiers.

Controlling Your Information

You have the right to update or correct your personal information if you believe it is inaccurate. Additionally, our online service channels are cookies enabled. You have the right to disable or remove cookies by accessing or controlling your web browser settings.

Additionally, you may protect your personal information by limiting access to unaffiliated third party companies which offer financial services, such as account aggregators or payment platforms. TruMark Financial has no control over the privacy, security, or accuracy of your personal information held by these parties.

Policy Changes

TruMark Financial may change this Privacy Notice at any time. Any changes to the Privacy Notice will become effective upon posting. The effective date of the Privacy Notice will be indicated by a "Last Updated" date below. Please check this site regularly to ascertain if any changes have been made.

Children's Online Privacy Protection Act (COPPA)

TruMark Financial does not knowingly collect personal information from individuals under the age of 13 who may use our online service channels without consent from a parent or legal guardian. Additional information related to COPPA can be found at: [National Credit Union Administration Regulatory Alert](#) or the [Federal Trade Commission's website](#).

Questions and Contact Information

Should you have any comments, questions, or concerns about the information contained in this Privacy Notice or the processing or use of your personal information by TruMark Financial, please contact TruMark Financial at 1-877-TRUMARK.

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