PRIVACY POLICY

|  |  |
| --- | --- |
| **FACTS** | **WHAT DOES TEXARKANA TERMINAL EMPLOYEES FEDERAL CREDIT UNION DO WITH YOUR PERSONAL INFORAMATION** |
| **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?** | The types of personal information We collect and share depends on the product or service you have with Us. This information can include:   * Social Security number and credit scores * account balances and transaction history * credit history and payment history |
| **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 Texarkana Terminal Employees Federal Credit Union chooses to share, and whether You can limit this sharing. |

|  |  |  |
| --- | --- | --- |
| **Reasons We can share Your personal information** | **Does Texarkana Terminal Employees Federal Credit Union Share?** | **Can You limit this sharing?** |
| **For Our marketing 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** | YES | NO |
| **For Our affiliates' everyday business purposes - information about Your creditworthiness** | YES | YES |
| **For Our affiliates to market to You** | YES | YES |
| **For non-affiliates to market to You** | NO | WE DON'T SHARE |

|  |  |
| --- | --- |
| **To limit Our sharing** | * Mail the form below, or * call 903-794-8216, or * go to texarkanaterminalfcu.com |
| **Questions** | call 903-794-8216 |

 \_ \_ \_ \_ \_ \_ \_ \_ \_ \_ \_ \_ \_ \_ \_ \_ \_ \_ \_ \_ \_ \_ \_ \_ \_ \_ \_ \_ \_ \_ \_ \_ \_ \_ \_ \_ \_ \_ \_ \_ \_ \_ \_ \_ \_ \_ \_ \_ \_ \_ \_

|  |
| --- |
| **Mail-in Form** |
| **Mark the information You want to limit:   Do not share information about my creditworthiness with affiliates for their everyday business purposes.   Do not allow affiliates to use my personal information to market to me.** |

|  |  |  |
| --- | --- | --- |
| **Name Address City, State Zip Account Number(s) Phone Numbers** |  | Mail to: Texarkana Terminal Emp FCU  3801 Texas Blvd.  Texarkana, TX 75503 |

|  |
| --- |
| **What We do** |

|  |  |
| --- | --- |
| **How does Texarkana Terminal Employees Federal 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 |
| **How does Texarkana Terminal Employees Federal Credit Union collect my personal information?** | We collect Your personal information, for example, when You:   * use Your debit card or deposit money * show Your government issued ID * pay Your bills or apply for financing   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   * sharing for affiliates' everyday business purposes - information about Your creditworthiness * affiliates from using Your information to market You * sharing for non-affiliates to market You   State laws and individual companies may give You additional rights to limit sharing |
| **What happens when I limit sharing for an Account I hold jointly with someone else?** | Your choices will apply to everyone on Your account |

|  |
| --- |
| **Definitions** |

|  |  |
| --- | --- |
| **Affiliates** | Companies related by common ownership or control. They can be financial and non-financial companies. |
| **Non-Affiliates** | Companies not related by common ownership or control. They can be financial and non financial companies   * Texarkana Terminal Employees Federal Credit Union does not share with non-affiliates so they can market You. |
| **Joint Marketing** | A formal agreement between non-affiliated financial companies that together market financial companies.   * Our joint marketing partners include categories of companies, such as advertising and marketing agencies and insurance companies. |