

<b>FACTS</b>	<b>WHAT DOES TEXAS TELCOM CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?</b>
<b>Why?</b>	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.
<b>What?</b>	<p><b>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</b></p> <ul style="list-style-type: none"> <li>▪ Social Security number and income</li> <li>▪ account balances and credit scores</li> <li>▪ transaction or loss history and wire transfer instructions</li> </ul> <p>When you are <i>no longer</i> our member, we continue to share your information as described in this notice.</p>
<b>How?</b>	All financial companies need to share members' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their members' personal information; the reasons Texas Telcom Credit Union chooses to share; and whether you can limit this sharing.

<b>Reasons we can share your personal information</b>	<b>Does Texas Telcom Credit Union share?</b>	<b>Can you limit this sharing?</b>
<b>For our everyday business purposes</b> — such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	<b>Yes</b>	<b>No</b>
<b>For our marketing purposes</b> — to offer our products and services to you	<b>Yes</b>	<b>Yes</b>
<b>For joint marketing with other financial companies</b>	<b>Yes</b>	<b>Yes</b>
<b>For our affiliates' everyday business purposes</b> — information about your transactions and experiences	<b>No</b>	<b>We don't share</b>
<b>For our affiliates' everyday business purposes</b> — information about your credit worthiness	<b>No</b>	<b>We don't share</b>
<b>For nonaffiliates to market to you</b>	<b>No</b>	<b>We don't share</b>
<b>Questions?</b>	Call 214-320-8818 or go to <a href="http://www.textelcu.org">www.textelcu.org</a>	



<b>Page 2</b>	
<b>Who we are</b>	
Who is providing this notice	Texas Telcom Credit Union
<b>What we do</b>	
How does Texas Telcom Credit Union protect my personal information?	<b>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.</b>
How does Texas Telcom Credit Union collect my personal information?	<b>We collect your personal information, for example, when you</b> <ul style="list-style-type: none"> <li>▪ open an account or apply for a loan</li> <li>▪ give us your contact information or show your driver's license</li> <li>▪ make deposits or withdrawals from your account</li> </ul> We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	<b>Federal law gives you the right to limit only</b> <ul style="list-style-type: none"> <li>▪ sharing for affiliates' everyday business purposes – information about your creditworthiness</li> <li>▪ affiliates from using your information to market to you</li> <li>▪ sharing for nonaffiliates to market to you</li> </ul> State laws and individual companies may give you additional rights to limit sharing.  See below for more on your rights under state law.
<b>Definitions</b>	
Affiliates	<b>Companies related by common ownership or control.</b> They can be financial and nonfinancial companies. ▪ <i>Texas Telcom Credit Union has no affiliates.</i>
Nonaffiliates	<b>Companies not related by common ownership or control.</b> They can be financial or nonfinancial companies. ▪ <i>Texas Telcom Credit Union does not share with nonaffiliates so they can market to you.</i>
Joint marketing	<b>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</b> ▪ <i>Our joint marketing partners include Insurance Companies and Credit Card Companies.</i>

<b>Other important information</b>	
<p>This credit union is incorporated under the laws of the State of Texas and under state law is subject to regulatory oversight by the Texas Credit Union Department. If you have a dispute with Texas Telcom Credit Union, you should first contact the credit union. If the dispute is not resolved to your satisfaction, you may file a complaint against the credit union by contacting the Texas Credit Union Department through one of the following means: By U.S. Mail – 914 East Anderson Lane, Austin, Texas 78752-1699; Telephone Number – (512) 837-9236; Website – <a href="http://www.tcup.state.tx.us">www.tcup.state.tx.us</a>.</p>	