

FACTS

WHAT DOES TELCO PLUS 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 and income ▪ account balances and payment history ▪ credit history and credit scores <p>When you are <i>no longer</i> our member, we continue to share your information as described in this notice.</p>
How?	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 Telco Plus Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Telco Plus 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	No
For our affiliates' everyday business purposes – information about your credit worthiness	No	No
For non-affiliates to market to you – Our products and services and re-sold solutions.	Yes	No

To limit our sharing	<ul style="list-style-type: none"> • Call 903-753-5588 or • Write to us at PO Box 3099, Longview, TX 75606 <p>Please note: If you are a <i>new</i> member, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our member, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.</p>
Questions?	Call (903) 753-5588 or 800-492-7283 or go to www.telcoplus.org

Who we are	
Who is providing this notice	Telco Plus Credit Union

What we do	
How does Telco Plus 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.
How does Telco Plus Credit Union collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ▪ open an account or deposit money ▪ make loan payments or apply for a loan ▪ use your credit or debit card <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <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 <p>State laws and individual companies may give you additional rights to limit sharing.</p>

Definitions	
Affiliates	<p>Companies related by common ownership or control.</p> <p>They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ <i>We disclose to non-affiliated companies for our everyday business purposes such as to process transactions, maintain accounts, report to credit bureaus, or as otherwise permitted by law. This sharing cannot be limited as these non-affiliates are acting as our agents in performing core functions. We also share with certain non-affiliates for purposes of marketing where the non-affiliate performs some portion of our marketing effort which we have outsourced and authorized, for example, mail houses and similar services acting on our behalf. We do not sell your information to non-affiliates.</i>
Nonaffiliates	<p>Companies not related by common ownership or control.</p> <p>They can be financial or nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ We disclose to non-affiliated companies for our everyday business purposes such as to process
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ▪ <i>Telco Plus Credit Union jointly markets insurance and other financial products and services.</i>

Other important information
See separate notice to members regarding complaints.

COMPLAINT NOTICE

If you have a problem with the services provided by this credit union, please contact us at:

**Telco Plus Credit Union
PO Box 3099
Longview, TX 75606
902-753-5588 or 800-492-7283**

The 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 any dispute is not resolved to your satisfaction, you may also file a complaint against the credit union by contacting the Credit Union Department at:

**Texas Credit Union Department
914 East Anderson Lane
Austin, Texas 78752-1699
Phone – (512) 837-9236
Fax – (512) 832-0278
email - complaints@cup.texas.gov
Website: www.cud.texas.gov**
