

FACTS

WHAT DOES TEXAS TECH FEDERAL 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?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: ■ Social Security number and income ■ Account balances and payment history ■ Credit history and credit scores							
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 Texas Tech Federal Credit Union chooses to share; and whether you can limit this sharing.							
Reasons we can share your personal information			Does Texas Tech FCU 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			Yes		
For joint marketing with other financial companies			Yes			Yes		
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 our affiliates to market to you			No			We don't share		
For nonaffiliates to market to you			No			We don't share		
To limit our sharing			■ Call 877-546-1818 —our menu will prompt you through your choice(s) ■ Visit us online: texastechfcu.org Please note: If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.					
Questions?			Call 877-546-1818 or go to texastechfcu.org					

Who we are

Who is providing this notice?

Texas Tech Federal Credit Union

What we do

How does Texas Tech FCU 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 Texas Tech FCU collect my personal information?

We collect your personal information, for example, when you

- Open an account or deposit money
- Pay your bills or apply for a loan
- Use your credit or debit card

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 to you
- sharing for nonaffiliates to market to 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 you only.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *Texas Tech FCU has no affiliates.*

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *Texas Tech FCU does not share with non-affiliates.*

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *TruStage Insurance*

Other important information

Texas Tech FCU is chartered under the laws of the United States Federal Government and by law is subject to regulatory oversight by the National Credit Union Administration. Any member wishing to file a complaint against Texas Tech FCU should contact the National Credit Union Administration: Regional Director, Region IV (Austin) NCUA 10910 Domain Drive, Suite 200, Austin, TX 78758