



PRIVACY POLICY

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 member personal information to run their everyday business. In the section below, we list the reasons financial companies can share their member personal information; the reasons Texas People Federal Credit Union (TPFCU) choose to share; and whether you limit this sharing.

Reasons we can share your personal information	Does TPFCU 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	Yes	No
For our affiliates' everyday business purposes- Information about your creditworthiness	Yes	No
For our affiliates to market to you	Yes	No
For non-affiliates to market to you	No	Yes

TO LIMIT OUR SHARING: Call 817-731-2756 and ask for member services –our menu will prompt you through your choices or

Visit us online: www.fwtpfcu.org



Please note: If you are a new customer, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer our member, we continue to share your information as described in this notice. However, you can contact us at any time to limit or stop our sharing .

Questions?

Call 817-731-2756 or go to www.fwtpfcu.org

WHO WE ARE:

Who is providing this notice?

Texas People Federal Credit Union

WHAT WE DO:

**How does Texas People 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 People 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 card 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 nonaffiliated 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 everyone on your account.

DEFINITIONS:

Affiliates

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

None affiliates

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

Joint Marketing

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