

## FACTS

### WHAT DOES CAPITOL 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 account balances
- credit card or other debt and credit history
- credit scores and payment history

**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 Capitol Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Capitol Credit Union share?	Can you limit this sharing?
<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 to report to credit bureaus	Yes	No
<b>For our marketing purposes</b> – to offer our products and services to you	Yes	Yes
<b>For joint marketing with other financial companies</b>	No	We don't share
<b>For our affiliates' everyday business purposes</b> – information about your transactions and experiences	No	We don't share
<b>For our affiliates' everyday business purposes</b> – information about your creditworthiness	No	We don't share
<b>For our affiliates to market to you</b>	No	We don't share
<b>For nonaffiliates to market to you</b>	Yes	Yes

**To limit our sharing**

- Call toll-free 800-486-4228 – our menu will prompt you through your choice(s),
- Visit us online: [www.ccutx.org](http://www.ccutx.org), or
- Mail the form below

**Please note:**  
If you are a *new* member, 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 our sharing.

**Questions?** Call toll-free 800-486-4228 or go to [www.ccutx.org](http://www.ccutx.org)

✂-----Detach and mail form below. Retain Disclosure above for your records.-----

Mail-in Form										
	Mark any/all you want to limit: <input type="checkbox"/> Do not share my personal information with nonaffiliates to market their products and services to me.									
	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr><td style="background-color: #cccccc; padding: 2px;">Name</td><td style="padding: 2px;"> </td></tr> <tr><td style="background-color: #cccccc; padding: 2px;">Address</td><td style="padding: 2px;"> </td></tr> <tr><td style="background-color: #cccccc; padding: 2px;">City, State Zip</td><td style="padding: 2px;"> </td></tr> <tr><td style="background-color: #cccccc; padding: 2px;">Account #</td><td style="padding: 2px;"> </td></tr> </table>	Name		Address		City, State Zip		Account #		<b>Mail to:</b> Capitol Credit Union P.O. Box 12946 Austin, TX 78711-2946
Name										
Address										
City, State Zip										
Account #										

What we do	
<b>How does Capitol 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 Capitol Credit Union collect my personal information?</b>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>- open an account or apply for a loan</li> <li>- show your government-issued ID or apply for financing</li> <li>- give us your contact information</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
<b>Why can't I limit all sharing?</b>	<p>Federal law gives you the right to limit only</p> <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> <p>State law and individual companies may give you additional rights to limit sharing. [See below for more on your rights under state law.]</p>
<b>What happens when I limit sharing for an account I hold jointly with someone else?</b>	Your choices will apply to everyone on your account.

Definitions	
<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>- <i>Capitol Credit Union has no affiliates</i></li> </ul>
<b>Nonaffiliates</b>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>- <i>Nonaffiliates we share with can include government agencies, plastic card processors (credit/debit/ATM), financial statement publishers or printers, consumer reporting agencies, data processors, and check/share draft printers</i></li> </ul>
<b>Joint Marketing</b>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>- <i>Our joint marketing partners include CUNA Mutual Group's MEMBERCONNECT, credit card companies, and loan recapture programs</i></li> </ul>

Other important information	
<p><b>COMPLAINT NOTIFICATION</b> — 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. Any member wishing to file a complaint against the Credit Union should contact the Texas Credit Union Department through one of the means indicated below: In person or by U.S. Mail: 914 East Anderson Lane, Austin, Texas 78752-1699, Telephone Number: (512) 837-9236, Fax Number: (512) 832-0278, E-mail: <a href="mailto:complaints@tcud.state.tx.us">complaints@tcud.state.tx.us</a>, Website: <a href="http://www.tcud.state.tx.us">www.tcud.state.tx.us</a>.</p>	