

FACTS	WHAT DOES CICOST FEDERAL CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?		
WHY?	Financial companies choose how they share 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: * <i>Social Security number and income</i> * <i>Account balances and payment history</i> * <i>Credit history and credit scores</i> When you are <i>no longer</i> our member, we continue to share information as described in this notice.		
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's personal information; the reasons that Cicost FCU chooses to share; and whether you can limit this sharing.		
Reasons we can share your personal information		Does Cicost FCU share?	Can you limit this sharing?
<b>For our everyday business purposes</b> - such as to process your transactions, maintain your accounts(s), respond to court orders and legal investigations, or 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>		No	We don't share
<b>Questions?</b>		Call 903-892-6089 or go to <a href="http://www.cicost.com">www.cicost.com</a>	

Who we are	
Who is providing this notice:	Cicost Federal Credit Union
What we do	
How does Cicost 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 Cicost FCU collect my personal information?	We collect your personal information, for example, * 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 for others, such as credit bureaus, affiliates, or other companies.
Why can't I limit 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.
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies.
Nonaffiliates	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.
Other important information	

For more information on our Privacy Policy, you may write us at :  
PO Box 264 Sherman, Texas 75091, or call us at 903-892-6089 or  
visit our web site at [www.cicost.com](http://www.cicost.com)

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