

FACTS	
WHAT DOES CY-FAIR 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: <ul style="list-style-type: none"> ▪ Social Security number and income ▪ Account balances and credit history ▪ Payment history and transaction 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 Cy-Fair Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Cy-Fair Federal 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	YES	NO
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 non-affiliates to market to you	YES	YES
To limit our sharing	<ul style="list-style-type: none"> ▪ Call 281-890-7676 (local) or 888-890-7676 (toll free) – a representative will help you with your choice. ▪ Mail the form below. <p>Please note: If you are a new member, we can begin sharing your information 30 days from the date we sent this notice. However, you can contact us at any time to limit our sharing.</p>	
Questions?	Call 281-890-7676 (local) or 888-890-7676 (toll free).	



Mail-in Form		
If you have a joint account, your choice will apply to everyone on your account.	Mark if you want to limit sharing: <input type="checkbox"/> Do not share my personal information with non-affiliates to market their products and services to me.	
	Name	Mail to:
	Address	Cy-Fair Federal Credit Union
	City, State, Zip	9601 Jones Road, Suite 100
	Account #	Houston, TX 77065
		Attn: Call Center

Who we are

Who is providing this notice?	Cy-Fair Federal Credit Union
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What we do

How does Cy-Fair Federal 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 and building. We may use “cookies” as part of our interaction with your internet browser.
How does Cy-Fair Federal Credit Union collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> ▪ open an account or apply for a loan ▪ pay your bills or use your credit or debit card ▪ make deposits or withdrawals from your account 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 <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 non-affiliates 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 choice will apply to everyone on your account.

Definitions

Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ▪ Our affiliates include CU Alliance companies such as CUAC and Member Home Loan.
Non-affiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> ▪ Non-affiliates we share with can include insurance companies and other related service providers.
Joint marketing	A formal agreement between non-affiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> ▪ Our joint marketing partners include companies such as credit card companies.

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