

Fort Worth Community Credit Union

Privacy Notice

Rev. 06/2013

FACTS	WHAT DOES FORT WORTH COMMUNITY 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?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> ▪ Social Security Number and income ▪ Account balance and transaction history ▪ Credit history and credit scores <p>When you are no longer our customer, we continue to share your information as described in this notice.</p>
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 Fort Worth Community Credit Union chooses to share; and whether you can limit this sharing.

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

To limit our sharing	<p>Call (817) 835-5000, (800) 817-8234 to limit our sharing.</p> <p>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 anytime to limit our sharing.</p>
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Questions?	Call (817) 835-5000, (800) 817-8234 or go to www.ftwccu.org
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Who we are

Who is providing this notice?

Fort Worth Community Credit Union

What we do

How does Fort Worth Community 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 buildings. We restrict access to non public personal information about you to only our employees who need to know that information in order to provide products or services to you.

How does Fort Worth Community Credit Union collect my personal information?

We collect your personal information, for example, when you

- Open an account
- Pay your bills
- Apply for a loan
- Make a wire transfer
- Show your driver's license

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 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 non financial companies.

- Fort Worth Community Investments

Non affiliates

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

- Non-affiliates we share with insurance companies, mortgage services, data processors, check printers, plastic card processors, online services for bill pay and presentment, account setup, deposit and mobile services.

Joint marketing

A formal agreement between non affiliates listed financial companies that together market financial products or services to you.

- Our joint marketing partners include investment, insurance, and other financial services companies.



This credit union is federally insured by the National Credit Union Administration.

