

# NRCS Federal Credit Union

## PRIVACY POLICY

<b>FACTS</b>	<b>WHAT DOES Natural Resources Conservation Service Federal Credit Union DO WITH YOUR PERSONAL INFORMATION?</b>
<b>Why?</b>	<p>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.</p> <p>At NRCS Federal Credit Union, we respect the privacy of our members. We recognize the importance of maintaining the confidentiality of your personal financial information. This notice describes the privacy policy and practices followed by NRCS Federal Credit Union. This notice explains what types of member information we collect and under what circumstances we may share it.</p>
<b>What?</b>	<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"> <li>■ Name, address, Social Security number and credit history</li> <li>■ Account balances and transaction history</li> <li>■ Payment history and transaction or loss history</li> </ul> <p>When you are no longer our member, we will not share your information except as permitted or required by law as described in this notice.</p>
<b>How?</b>	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 member's personal information; the reasons NRCS Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does NRCS Federal 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 report to credit bureaus	<b>Yes</b>	<b>No</b>
<b>For our marketing purposes—</b> to offer our products and services to you	<b>Yes</b>	<b>No</b>
<b>For joint marketing with other financial companies</b>	<b>Yes</b>	<b>No</b>
<b>For our affiliates' everyday business purposes—</b> information about your transactions and experiences	<b>No</b>	<b>We don't share</b>
<b>For our affiliates' everyday business purposes—</b> information about your creditworthiness	<b>No</b>	<b>We don't share</b>
<b>For our affiliates to market to you</b>	<b>No</b>	<b>We don't share</b>
<b>For nonaffiliates to market to you</b>	<b>No</b>	<b>We don't share</b>

<b>Questions?</b>	Call 817-921-9302 or go to <a href="http://www.nrcscreditunion.org">www.nrcscreditunion.org</a>
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### What we do

How does NRCS 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 buildings.
How does NRCS Federal Credit Union collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>■ Open an account or deposit money</li> <li>■ Pay your bills or use your debit or credit card</li> <li>■ Apply for a loan</li> </ul>
Why can't I limit all sharing?	<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 credit worthiness</li> <li>■ affiliates from using your information to market to you</li> <li>■ sharing for non affiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional</p>

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. <ul style="list-style-type: none"><li>■ Our joint marketing partners include CUNA Mutual Group.</li></ul>

## Other important information

For more information on our Privacy Policy, you may write us at P O Box 6567, Fort Worth, TX 76115-0567, or call us at 817-921-9302 or visit our web site at [www.nrcscreditunion.org](http://www.nrcscreditunion.org).