

# FACTS

## WHAT DOES OLD OCEAN 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:

- Social Security number
- Account balances
- Payment history
- Overdraft history
- Account transactions
- Wire transfer instructions

**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 Old Ocean Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Old Ocean 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	Yes	No
<b>For our marketing purposes</b> – to offer our products and services to you	No	We don't share
<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 nonaffiliates to market to you</b>	Yes	Yes

**To limit our sharing**

- 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* a 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 (979) 647-4952 or go to [www.oofcu.org](http://www.oofcu.org)

Mail-in Form		
<b>Mark any/all you want to limit:</b>		
<input type="checkbox"/> Do not share my personal information with nonaffiliates to market their products and services to me.		
Name		<b>Mail to:</b> Old Ocean Federal Credit Union P.O. Box 527 Old Ocean, TX 77463
Address		
City, State, ZIP		
Account #		

What We Do	
<b>How does Old Ocean Federal 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 Old Ocean Federal 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</li> <li>● Apply for a loan</li> <li>● Make deposits or withdrawals from your account</li> <li>● Give us your contact information</li> <li>● Show your driver's license</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 laws 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 non-financial companies.</p> <ul style="list-style-type: none"> <li>● <i>Old Ocean Federal 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 non-financial companies.</p> <ul style="list-style-type: none"> <li>● <i>Nonaffiliates we share with can include CUNA Mutual.</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>Old Ocean Federal Credit Union doesn't jointly market.</i></li> </ul>

Other Important Information	
<p><b>For Texas Credit Union Members. COMPLAINT NOTICE</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. If you have a dispute with Old Ocean Federal Credit Union, you should first contact the credit union. If the dispute is not resolved to your satisfaction, you may file a complaint against the credit union by contacting the Texas Credit Union Department through one of the means indicated below: By U.S. Mail: 914 East Anderson Lane, Austin, Texas 78752-1699, Telephone number: (512) 837-9236, Website: <a href="http://www.tcup.state.tx.us">www.tcup.state.tx.us</a>.</p>	