

FACTS

WHAT DOES TELCO PLUS 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 balances and payment history ▪ credit history and credit scores <p>When you are <i>no longer</i> our member, 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 customers' personal information; the reasons Telco Plus Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Telco Plus 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	No	No
For our affiliates' everyday business purposes — information about your transactions and experiences	No	No
For our affiliates' everyday business purposes — information about your credit worthiness	No	No

Questions?	Call (903) 753-5588 or (800) 492-7283 or go to www.telcoplus.org
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Who we are

Who is providing this notice	Telco Plus Credit Union
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What we do

How does Telco Plus 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.
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How does Telco Plus Credit Union collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ▪ open an account or deposit money ▪ make loan payments or apply for a loan ▪ use your credit or debit card <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
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Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <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 nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>
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Definitions

Affiliates	<p>Companies related by common ownership or control.</p> <p>They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ <i>Telco Plus Credit Union has no affiliates.</i>
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Nonaffiliates	<p>Companies not related by common ownership or control.</p> <p>They can be financial or nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ <i>Telco Plus Credit Union has no non-affiliates.</i>
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Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ▪ <i>Telco Plus Credit Union doesn't jointly market.</i>
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Other important information

See separate notice to members regarding complaints.