



Texoma Educators

FEDERAL CREDIT UNION

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Privacy Policy

FACTS	WHAT DOES TEFCU DO WITH YOUR PERSONAL INFORMATION?
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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 Account Balances - Transaction History and Checking Account information - Credit History and Credit Card & other debt <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reason TEFCU chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does TEFCU 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	No	We Don't Share
For our affiliates' everyday business purposes - information about your credit worthiness	No	We Don't Share
For nonaffiliates to market to you	No	We Don't Share

What We Do	
How does TEFCU 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 TEFCU 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 provide employment information - Apply for a loan or pay your bills - Give us your contact information or show your government-issued ID
	<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

Why can't I limit all sharing?	creditworthiness - Affiliates from using your information to market to you - Sharing for nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing.
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Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. - TEFCU has no affiliates
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. - TEFCU does NOT share with nonaffiliates so they can market to you.
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. - Our joint marketing partners include credit card companies.

Questions?
Call us at 903-892-1505 or

Write To:
TEFCU
506 W Lamar
Sherman, TX 75090



Sitemap

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Connect

**Texoma Educators
Federal Credit Union**
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Information

This Credit Union is federally insured by the National Credit Union Administration

We Do Business in Accordance with the Federal Fair Housing Law and the Equal Credit Opportunity Act