

FACTS

WHAT DOES USE 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: <ul style="list-style-type: none"> - Social Security number and account balances - account transactions and employment information - income and transaction or loss history
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 USE Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does USE 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 to 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	Yes
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 creditworthiness	No	We don't share
For nonaffiliates to market to you	Yes	Yes

To limit our sharing	<ul style="list-style-type: none"> - Call toll-free (800) 444-0197 or (713) 595-3400 – our menu will prompt you through your choice(s), - Visit us online: WWW.USECREDITUNIONWEB.COM, or - Mail the form below <p>Please note: If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>
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Questions?	Call toll-free (800) 444-0197 or (713) 595-3400 or go to WWW.USECREDITUNIONWEB.COM
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✂-----Detach and mail form below. Retain Disclosure above for your records.-----

Mail-in Form		
	Mark any/all you want to limit: <input type="checkbox"/> Do not share my personal information with nonaffiliates to market their products and services to me.	
Name		Mail to: USE Credit Union 24909 Kuykendahl Road Tomball, TX 77375
Address		
City, State Zip		
Account #		

What we do	
How does USE 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 USE Credit Union collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> - open an account or deposit money - pay your bills or apply for a loan - provide employment information <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	Federal law gives you the right to limit only <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 law and individual companies may give you additional rights to limit sharing. [See below for more on your rights under state law.]</p>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> - <i>USE Credit Union has no affiliates</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> - <i>Nonaffiliates we share with can include insurance companies, government agencies, plastic card processors (credit/debit/ATM), financial statement publishers or printers, mailhouse, mortgage service companies, consumer reporting agencies, data processors, check/share draft printers, and direct marketing companies</i>
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> - <i>Our joint marketing partners include CUNA Mutual Group's MEMBERCONNECT</i>

Other important information	
COMPLAINT NOTIFICATION — 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. Any member wishing to file a complaint against the Credit Union should contact the Texas Credit Union Department through one of the means indicated below: In person or by U.S. Mail: 914 East Anderson Lane, Austin, Texas 78752-1699, Telephone Number: (512) 837-9236, Fax Number: (512) 832-0278, E-mail: complaints@tcud.state.tx.us , Website: www.tcud.state.tx.us .	