

FACTS

WHAT DOES TEXASGULF FCU 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, date of birth and income
- Account balances and payment history
- Credit history and credit score

When you are no longer our member, we continue to share your information as described in this notice.

How?

All financial companies need to share member's personal information to run their everyday business. In the section below, we list the reasons financial companies can share their member's information; the reasons Texasgulf FCU chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Texasgulf FCU 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 consumer reporting agencies	Yes	No
For our marketing purposes -to offer our products and services to you	Yes	No
For joint marketing with other financial companies	No	Yes
For our affiliates' everyday business purposes -information about your transactions and experiences	No	Yes
For our nonaffiliates' everyday business purposes -information about your creditworthiness, transactions and experiences	Yes	No
For our affiliates to market to you	No	Yes
For our nonaffiliates to market to you	Yes	Yes

For questions
or to opt out

Call us toll free 1-800-647-8428, or in Wharton call (979) 282-2300 or in El Campo call (979) 578-9000 or email us at info@texasgulffcu.org. You can also contact us by mail; Texasgulf FCU, 2101 N. Fulton St., Wharton, TX 77488

Who we are

Who is providing this notice?

J. Michael Sterry
President & C.E.O.

Texasgulf Federal Credit Union
2101 N. Fulton St.
Wharton, TX 77488
(979) 282-2300

What we do	
How does Texasgulf FCU 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, secured files and buildings.
How does Texasgulf FCU 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 make deposits ■ Apply for a loan and make payments ■ Use your credit card or debit card <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?	<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 <p>State laws and individual companies may give you additional rights to limit sharing.</p>

Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies</p> <ul style="list-style-type: none"> ■ Texasgulf FCU does not have any affiliates
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies</p> <ul style="list-style-type: none"> ■ We share your information with data processors, check printers, plastic card processors, government agencies, consumer reporting agencies and insurance companies
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"> ■ Texasgulf FCU does not have any joint marketing agreements

Other important information	
<p>What members can do to help-Texasgulf FCU is committed to protecting the privacy of its members. Members can help by following these simple guidelines; 1.Protect your account numbers, plastic card numbers, PINs (personal identification number), login, usernames and passwords. Never keep your PIN with your card, which can provide free access to your accounts if your card is lost or stolen. 2.Use caution when disclosing your account numbers, social security number, plastic card numbers, etc. to other persons you know or don't know. If someone calls you explaining the call is on behalf of Texasgulf FCU and asks for your account number or any other information, you should be aware. Official credit union staff will have access to your information and will not call you and ask for it. 3.Keep your personal information with us current. If your phone numbers or address changes, please let us know immediately. It is important that we have current contact information to reach you. If we detect potentially fraudulent or unauthorized activity or use of an account, we will attempt to contact you immediately.</p>	