

FACTS		WHAT DOES TEXAS DOW EMPLOYEES CREDIT UNION (TDECU) AND ITS AFFILIATES 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 members' personal information; the reasons TDECU and its affiliates choose to share; and whether you can limit this sharing.		
Reasons we can share your personal information		Does TDECU and its affiliates share?	Can you limit 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		Yes	No
For our affiliates' everyday business purposes - - information about your creditworthiness		No	We don't share
For our affiliates to market to you		Yes	Yes
For nonaffiliates to market to you		No	We don't share
To limit our sharing	<ul style="list-style-type: none"> ▪ Call 800-839-1154 - our menu will prompt you through your choice(s) <p>If you are a <i>new</i> member, we can begin sharing you 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>		
Questions?	Call toll-free 800-839-1154 or go to https://www.tdecu.org/privacy-notice/		

Who We Are	
Who is providing this notice?	TDECU and its affiliates means Texas Dow Employees Credit Union and TDECU Insurance.
What We Do	
How does TDECU and its affiliates 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 TDECU and its affiliates 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 ▪ pay your bills or apply for a loan ▪ 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 ▪ sharing for nonaffiliates to market to you <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>
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	<p>Companies related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> ▪ <i>Our affiliates include companies with a TDECU name; nonfinancial companies such as TDECU Insurance</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> ▪ <i>TDECU and its affiliates do not share with nonaffiliates so they can market to you.</i>
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>Our joint marketing partners include insurance companies and marketing firms.</i>

Other Important Information

COMPLAINT NOTICE: If you have a problem with the services provided by this credit union, please contact us at: TDECU, 1001 FM 2004, Lake Jackson, TX 77566; phone 800-839-1154; or email complaints@tdecu.org.

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 (TCUD). If any dispute is not resolved to your satisfaction, you may also file a complaint against the credit union by contacting TCUD through one of the means indicated below:

In person or US Mail: Texas Credit Union Department, 914 East Anderson Lane, Austin Texas 78752-1699
 Phone: 512-837-9236 or Fax 512-832-0278
 Email: complaints@tud.texas.gov
 Website: www.tud.texas.gov