

FACTS

WHAT DOES AUSTIN TELCO FEDERAL CREDIT UNION 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 • Account balances and transaction history • Credit history and credit scores |
| 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 Austin Telco Federal Credit Union chooses to share; and whether you can limit this sharing. |

| Reasons we can share your personal information | Does Austin Telco 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 | Yes* |
| 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 | No | We don't share |

*Members cannot opt out of receiving letters, notices, or any other credit union communications that may carry regulatory notices.

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| To limit our sharing | <ul style="list-style-type: none"> • Call us at 512-302-5555 or 800-252-1310; or • Visit us online at www.atfcu.org or at any ATFCU branch location. <p>Please note:</p> <p>If you are a <i>new</i> member, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our member, 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 512-302-5555 or 800-252-1310, or visit any ATFCU branch location. |

Who we are

Who is providing this notice?

Austin Telco Federal Credit Union

What we do

How does Austin Telco 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 Austin Telco collect my personal information?

We collect your personal information, for example, when you

- open an account or apply for a loan
- use your credit or debit card or pay your bills
- make deposits to, or withdrawals from, your account

We also collect your personal information from others, such as credit bureaus and other companies.

Why can't I limit all sharing?

Federal law gives you the right to limit only

- 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

State laws and individual companies may give you additional rights to limit sharing.

What happens when I limit sharing for an account I hold jointly with someone else?

Your choices will apply to everyone on the account.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *Austin Telco has no affiliates.*

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *Non-affiliates we share with can include companies for data processing, online services for bill payment, account setup, deposit and mobile services, and loan origination. We may also enter into agreements in the future with other companies that offer additional financial products and services for you to consider.*

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *Our joint marketing partners may include investment, insurance and other financial services companies.*