

# Shared Resources Credit Union

## PRIVACY POLICY AND AGREEMENT

<b>FACTS</b>	<b>WHAT DOES SHARED RESOURCES CREDIT UNION (SRCU) DO WITH YOUR PERSONAL INFORMATION?</b>
<b>Why?</b>	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.
<b>What?</b>	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"> <li>Social Security number and Contact and Identification Information</li> <li>Account Balance and Payment or Account History</li> <li>Credit History and Credit Score</li> </ul> When you are no longer our member, we continue to share your information as described in this notice.
<b>How?</b>	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 personal information, the reasons SRCU chooses to share, and whether you can limit this sharing.

Reasons we can share your personal information:	Does SRCU 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, and 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 do not share
For our affiliates' everyday business purposes- information about your creditworthiness	No	We do not share
For non-affiliates' to market to you	No	We do not share

<b>Questions?</b>	Call: 713-473-9244 or email: <a href="mailto:info@srcu.net">info@srcu.net</a>	
<b>Who is providing this notice?</b>	Shared Resources Credit Union	Revised 01/03/2019

**What we do**

How does SRCU protect my personal information? To protect 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. We also safeguard your information using SSL, cookies and firewall.

How does SRCU collect my personal information? We collect your personal information, for example, when you

- Join SRCU or complete a credit application
- Provide contact information or open an account or deposit money
- Use your debit card

We also collect your personal information from others, such as credit bureaus, affiliates, or 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 you creditworthiness
- Affiliates from using your information to market to you
- Sharing for non-affiliates to market to you

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

**Definitions**

<b>Affiliates:</b>	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"><li>• SRCU has no affiliates</li></ul>
<b>Non-affiliates:</b>	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"><li>• SRCU does not share with non-affiliates</li></ul>
<b>Joint marketing:</b>	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"><li>• Our joint marketing partners include insurance companies</li></ul>

For more information, you may write us at Shared Resources Credit Union, 2102 E. Pasadena Freeway, Pasadena, Texas 77506. You may also call us at 713-473-9244 or visit us at [www.srcu.net](http://www.srcu.net)