

Privacy Disclosure and Opt Out Instructions

At Texoma Community Credit Union, we value the trust you have placed in us since we organized on January 26, 1953. We are committed to continuing this proud tradition for years to come. Daily we diligently work to earn and hold your trust.

Behind this pledge is a simple idea. You can count on us to protect the privacy and security of your financial information. We have always held your confidential and private information with high standards. Under federal law, we are required to communicate our privacy practices and policies to you concerning personal information we collect and disclose about our members. We comply with the NCUA Privacy Rules 12 C.F.R. Part 716 and the Texas Credit Union Bylaws 4.01(a). This notice describes our Privacy Policies and practices and explains what you can do to "opt out" of the information sharing process. It includes information about who receives personal information and non-public information from us as we conduct business.

4.10 PRIVACY DISCLOSURE NOTICE INFORMATION WE COLLECT ABOUT YOU

As permitted by law, we reserve the right to disclose all of the information we collect as described below. We collect non-public personal information about you from the following sources:

- Information received from you on applications
- Information about your transactions with us
- Information obtained when collecting or verifying information you provide on an application or other forms. This may be obtained from employers or other businesses where you conduct financial transactions
- Information from consumer reporting agencies

Parties to Whom We May Disclose Information about You

As permitted by law, we may disclose non-public personal information we collect about you to the following types of third parties:

- Financial service providers, such as insurance companies, title and mortgage companies
- Non-financial companies, such as plastic card (credit card) processors, statement processors, check printers, and consumer reporting agencies

Disclosure of Information to Parties about You

We do not disclose any non-public personal information about our members or former members, except as permitted or required by law. These disclosures typically include information:

- to protect the security of our financial records
- to process transactions on your behalf
- to follow instructions you give the credit union
- to otherwise conduct the daily operations of the credit union

In order for us to conduct the business of the credit union, we may disclose all of the information we collect, as described above, to companies that perform marketing or other services on our behalf or to other financial institutions with which we have joint marketing agreements so that we may provide members competitive products and services.

Confidentiality and Security

We restrict access to non-public information about you to those employees who need to know that information to provide products or services to you. We have internal procedures that limit access to member information, such as procedures that require employees to have a business need to access your information. We maintain physical, electronic, and procedural safeguards that comply with the Federal standards to guard your non-public personal information.

To protect our members' privacy, we only work with companies that agree to maintain strong confidentiality protections and limit the use of information we provide. We do not permit these companies to sell the information we provide.

4.11 HOW TO "OPT OUT" OR STOP SOME DISCLOSURES ABOUT YOU

If you prefer that we do not disclose non-public personal information about you to non-affiliated third parties, you may opt out of those disclosures. You may direct us to not make those disclosures, other than disclosures permitted by law. At any time, you may opt out by doing one of the following:

1. Call 940-851-4000
2. Complete the form below and mail it to:
Privacy Officer, Texoma Community Credit Union,
PO Box 1320, Wichita Falls, TX 76307-1320

According to law, this opt out will not apply to disclosures that are legally permitted, disclosures we make to companies that perform services on our behalf, or to other financial institutions that have a joint marketing agreement with us.

Once we receive your request, we have a reasonable amount of time to stop the disclosure. You may always contact us if you wish to later revoke your opt out election. If the owner or a joint owner opts out we will treat the account as if all parties on the account have opted out.

(Cut out, complete, sign and mail this form.)

