



PRIVACY DISCLOSURE

OBJECTIVE

Mid-Tex Federal Credit Union, your member owned financial institution, is committed to providing members with competitive products and services and to meet all member's financial needs, without compromising the valued relationship we have with our members. The Directors, management and staff of the credit union acknowledge that our member's trust and confidence in the Credit Union is our highest priority. In their daily transactions and dealings with us, our members furnish us sensitive and confidential information; we are committed to protecting this information and our member's privacy. It is our stated intent to comply with the NCUA Privacy Rules and other applicable privacy provisions. To ensure that our members continue their trust in our Credit Union, we adopt the following policy.

RESPONSIBILITY

The Credit Union shall comply with all NCUA Privacy Rules and all applicable state privacy laws affecting us. The Credit Union's Compliance Officer, Kara Kelton, shall be responsible for ensuring that all Directors, management, and staff are properly trained in the various privacy laws affecting the Credit Union. The Compliance Officer shall continuously monitor privacy regulations, and ensure that the Credit Union has fully complied with all privacy laws.

PRIVACY PRACTICES

No Credit Union employee shall request information from a member unless that information is necessary to conduct or complete a transaction, process an application, or is for business purposes.

The Credit Union shall only disclose the information it collects from its members and former members to affiliates of the Credit Union, transaction processors, other financial institutions, other service providers of the credit union, and those parties allowed by law, in accordance with 12 CFR Parts 716.13, 716.14, and 716.15.

The Credit Union shall enter into joint agreements with other financial institutions and service providers to ensure that those parties follow our strict confidentiality procedures and do not use our member's personal information for any purposes other than the purpose of our agreement with them. We do not permit these companies to sell the information we provide to other third parties.

The Credit Union shall restrict access to our member's information to those employees who need to know that information to provide products or services. The Credit Union shall maintain physical, electronic and procedural safeguards that comply with federal and state regulations in order to protect our member's personal information.

The Credit Union shall create and disclose a privacy notice to all credit union members upon establishing a membership with the Credit Union and at least annually thereafter.

We collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications and other forms;
- Information about your transactions with us, our affiliates, or others, and;
- Information we receive from a consumer-reporting agency.

We may disclose all of the information we collect, as described above, to companies that perform marketing services on our behalf or to other financial institutions with whom we have joint marketing agreements.

We do not disclose any nonpublic personal information about our members and former members to anyone, except as permitted by law. _

WHAT MEMBERS CAN DO TO HELP

- Protect your account numbers, plastic card numbers, PINs (Personal Identification Numbers) or passwords. Never keep your PIN with your card, which can provide free access to your accounts if your card is lost or stolen.
- Use caution when disclosing your account numbers, social security numbers, etc. to other persons. If someone calls you explaining the call is on behalf of the credit union and asks your account number, you should beware. Official credit union staff will have access to your information and will not need to ask for it.
- Keep your information with us current. If your address or phone number changes, please let us know in writing (including your signature). It is important that we have current information on how to reach you. If we detect potentially fraudulent or unauthorized activity or use of an account, we will attempt to contact you immediately.
- Let us know immediately if you have questions. Please do not hesitate to call us at (325) 646-4571 – we are here to serve you!

*Downloadable PDF file: MTFCU Privacy Disclosure