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| Facts | WHAT DOES MID-TEX FEDERAL CREDIT UNION 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? | 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"> • Social Security and income • Account balances and payment 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 Mid-Tex FCU chooses to share; and whether you can limit this sharing. |

| Reasons we can share your personal information | Does Mid-Tex FCU 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 | No |
| 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 our affiliates to market to you | No | We don't share |
| For non-affiliates to market to you | No | We don't share |

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| To limit our sharing | <ul style="list-style-type: none"> ▪ Call (325)646-4571 – ask for a member service representative or ▪ Visit us online: www.mtfcu.org – send an email to midtxfcu@web-access.net or print the opt-out mail-in form and send to us. <p>Please note: 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. However, you can contact us at any time to limit our sharing.</p> |
| Questions? | Call (325)646-4571 or go to www.mtfcu.org |

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| Who we are | |
| Who is providing this notice? | Mid-Tex Federal Credit Union |
| What we do | |
| How does Mid-Tex FCU 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. |

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| <p>How does Mid-Tex FCU collect my personal information?</p> | <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 or debit card <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p> |
| <p>Why can't I limit all sharing?</p> | <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 non-affiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p> |
| <p>What Happens when I limit sharing for an account I hold with someone else?</p> | <p>Your choices will apply to everyone on your account.</p> |

Definitions

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| <p>Affiliates</p> | <p>Companies related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> ▪ Mid-Tex FCU has no affiliates. |
| <p>Non-affiliates</p> | <p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> ▪ Mid-Tex FCU does not share with non-affiliates so they can market to you. |
| <p>Joint marketing</p> | <p>A formal agreement between non-affiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ▪ Our joint marketing partners include Insurance Companies |

Other important information

We also comply with more restrictive state laws to the extent that they apply. To protect our members' privacy, our joint agreements with financial institutions and service providers ensures that those parties follow our strict confidentiality procedures and do not use our members' 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.

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Mail-in Form

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| <input type="checkbox"/> Do not share my personal information with non-affiliates to market their products and services to me. | | | |
| Name: | | Mail to: | |
| Address: | | Mid-Tex FCU | |
| | | PO Box 338 | |
| | | 3808 Hwy 377 S | |
| City: | State: | Zip: | Brownwood, TX 76804 |