

FACTS**WHAT DOES Brownsville City Employees Federal Credit Union (BCEFCU) 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:

- Social Security number and Income
- Account Balances and Payment History
- Credit History and Credit Scores

When you are *no longer* our customer, we continue to share your information as described in this notice.

How?

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 BCEFCU chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information**Does BCEFCU 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

No

We Don't Share

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

Questions?

Call 956-548-6041 or go to <http://cu.cob.us>

Who we are

Who is providing this notice?

Brownsville City Employees Federal Credit Union (BCEFCU)

What we do

How does BCEFCU 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 BCEFCU collect my personal information?

We collect your personal information, for example, when you

- open an account or deposit money into an account
- apply for a loan or make loan payments
-

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

Definitions

Affiliates

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

- *Brownsville City Employees Federal Credit Union has no affiliates.*

Nonaffiliates

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

- *Third party service providers*

Joint marketing

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

- *Brownsville City Employees Federal Credit Union does not do joint marketing*

Other important information