



P.O. Box 20245 • Waco, Texas 76702 • 254-772-2774

Facts	What does CT Waco Federal Credit Union do with your personal information?
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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?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> • Social Security Number and Income • Account Balances and Payment History • Credit History and Credit Scores <p>When you are no longer our customer, we continue to share information as described in this notice.</p>
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 CT Waco Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information:	Does CT Waco Federal Credit Union 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 to report to credit bureaus	Yes	No
For our marketing purposes – to offer our products and services to you	No	We don't share
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 our affiliates to market to you	No	We don't share
For non-affiliates to market to you	No	We don't share

Questions?	Call 254-772-2774 or go to 7804 Central Park Dr. Waco TX 76712
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What We Do	
How does CT Waco Federal Credit Union 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 CT Waco Federal Credit Union collect my personal information?	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> • Open an account or apply for a loan • Make a wire transfer or give us your contact information • Make deposits or withdrawals from your account(s) <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<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 law and individual companies may give you additional rights to limit sharing. See the information below for more on your rights under state law.</p>

Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>CT Waco Federal Credit Union has no affiliates.</i>
Non-affiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>CT Waco Federal Credit Union does not share with non-affiliates so they can market to you.</i>
Joint marketing	<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"> • <i>CT Waco Federal Credit Union doesn't jointly market.</i>

Other Important Information	
<p>Complaint notification – This credit union is incorporated under the laws of the State of Texas and under state law is subject to regulatory oversight by the National Credit Union Administration. Any member wishing to file a complaint against the credit union should contact the National Credit Union Administration through one of the means indicated: in person or by mail: 4807 Spicewood Springs Road, Suite 5200, Austin, Texas 78759-8490, telephone: 512-342-5600, Fax: 512-342-5620, or e-mail: Region4@ncua.gov.</p> <p>CT Waco Federal Credit Union is committed to protecting the privacy of our members. Our goal is to safeguard and respect the confidentiality of your information.</p>	