



12611 Fuqua Street  
Houston, TX 77034  
Office: (713) 852-6700  
1-800-577-3164  
www.texasbaycu.org

<b>FACTS</b>	<b>WHAT DOES TEXAS BAY CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?</b>
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<b>Why?</b>	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.
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<b>What?</b>	<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"> <li>❖ Social Security number</li> <li>❖ Account balances</li> <li>❖ Transaction history</li> <li>❖ Account transactions</li> <li>❖ Checking account information</li> <li>❖ Wire transfer instructions</li> </ul>
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<b>How?</b>	All financial companies need to share members' personal information to run their everyday business – to process transactions, maintain member accounts, and report to credit bureaus. In the section below, we list the reasons financial companies can share their members' personal information, the reason Texas Bay Credit Union chooses to share, and whether you can limit this sharing.
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Reasons we can share your personal information:	Does Texas Bay Credit Union share?	Can you limit my sharing?
For our everyday business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, and 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	No
For our affiliates' everyday business purposes – information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes – information about your creditworthiness	No	We don't share
For our affiliates' to market to you	Yes	Yes
For non affiliates' to market to you	No	We don't share

<b>To Limit our Sharing</b>	<ul style="list-style-type: none"> <li>❖ Mail the enclosed form</li> </ul> <p>If you are a new member, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer 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>
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<b>Questions?</b>	Call 713-852-6700 or go to <a href="http://www.texasbaycu.org">www.texasbaycu.org</a>
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<b>Who we are</b>
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Who is providing this notice?	Texas Bay Credit Union
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<b>What we do</b>
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How does Texas Bay 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. 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. We also maintain other physical, electronic and procedural safeguards to protect this information and we limit access to information to those employees for whom access is appropriate.
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How does Texas Bay Credit Union collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>❖ Open an account</li> <li>❖ Apply for a loan</li> <li>❖ Make deposits or withdrawals from your account</li> <li>❖ Provide account information</li> <li>❖ Give us your contact information</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
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Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>❖ Sharing for affiliates' everyday business purposes – information about your creditworthiness;</li> <li>❖ Affiliates from using your information to market to you;</li> <li>❖ Sharing for non-affiliates to market to you.</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>
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What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.
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Definitions	
Affiliates:	Companies related by common ownership or control. They can be financial and nonfinancial companies. Our affiliates include: ❖ <i>Financial companies such as: CUSO</i>
Non affiliates:	Companies not related by common ownership or control. They can be financial and nonfinancial companies. ❖ <i>Texas Bay Credit Union does not share with non-affiliates so they can market to you.</i>
Joint marketing:	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. Our joint marketing partners include: ❖ <i>Our joint marketing partners include Insurance Companies.</i>

Other Important Information
<p><b>For Alaska, Illinois, Maryland and North Dakota Members.</b> We will not share personal information with non-affiliates either for them to market to you or for joint marketing - without your authorization.</p> <p><b>For California Members.</b> We will not share personal information with non-affiliates either for them to market to you or for joint marketing - without your authorization. We will also limit our sharing of personal information about you with our affiliates to comply with all California privacy laws that apply to us.</p> <p><b>For Massachusetts, Mississippi and New Jersey Members.</b> We will not share personal information from deposit or share relationships with non-affiliates either for them to market to you or for joint marketing - without your authorization.</p> <p><b>For Texas Credit Union Members. COMPLAINT NOTICE</b> If you have a problem with the services provided by this credit union, please contact us at:  <div style="text-align: center;">                     Texas Bay Credit Union                      12611 Fuqua Street Houston, TX 77034                      713-852-6700                 </div> </p> <p>The credit union is incorporated under the laws of the State of Texas and under state law is subject to regulatory oversight by the Texas Credit Union Department. If any dispute is not resolved to your satisfaction, you may also file a complaint against the credit union by contacting the Texas Credit Union Department at 914 East Anderson Lane, Austin, Texas 78752-1699, Telephone Number: (512) 837-9236, Website: <a href="http://www.cud.texas.gov">www.cud.texas.gov</a></p>

Detach and mail form below. Retain Disclosure above for your records.

Mail-in Form							
Mark any and all you want to limit: <input type="checkbox"/> Do not allow your affiliates to use my personal information to market to me.							
<table border="1"> <tr> <td>Name:</td> <td></td> </tr> <tr> <td>Address:</td> <td></td> </tr> <tr> <td>Account No.:</td> <td></td> </tr> </table>	Name:		Address:		Account No.:		Mail to:  <div style="text-align: center;">                         Texas Bay Credit Union                          ATTN: Marketing                          12611 Fuqua Street                          Houston, TX 77034                     </div>
Name:							
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Account No.:							
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