

# PRIVACY NOTICE

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| <b>FACTS</b> | What does Texas Trust Credit Union do with your personal information?   |
| <b>Why?</b>  | Financial institutions 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.       |
| <b>What?</b> | 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"> <li>• Social Security Number and Income</li> <li>• Account balances and Payment History</li> <li>• Credit History and Credit Scores</li> </ul> |
| <b>How?</b>  | All financial institutions need to share members' 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 Texas Trust chooses to share; and whether you can limit this sharing.                     |

| Reasons we can share your personal information   | Does Texas Trust 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                     | YES                         |
| For joint marketing with other financial institutions  | YES                     | YES                         |
| For our affiliates' everyday business purposes - information about your transactions and experiences   | YES                     | NO                          |
| For our affiliates' everyday business purposes - information about your creditworthiness   | YES                     | YES                         |
| For our affiliates to market to you  | YES                     | YES                         |
| For non affiliates to market to you  | YES                     | YES                         |

|                             |   |
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| <b>To limit our sharing</b> | <p>-Call 972.263.5171 - our menu will prompt you through your choice(s) or</p> <p>-Visit us online:<br/> <a href="http://TexasTrustCU.org/contact">TexasTrustCU.org/contact</a></p> <p>Please note: If you are a new 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.</p> <p>However, you can contact us at any time to limit our sharing.</p> |
| <b>Questions?</b>           | Call 972.263.5171 or visit <a href="http://TexasTrustCU.org/contact">TexasTrustCU.org/contact</a>   |

| Who we are                    |                          |
|-------------------------------|--------------------------|
| Who is providing this notice? | Texas Trust Credit Union |

| What we do  |  |
|---|--|
| <b>How does Texas Trust Credit Union protect my personal information?</b>                 | 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.  |
| <b>How does Texas Trust Credit Union collect my personal information?</b>                 | <p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>• open an account or deposit money</li> <li>• pay your bills or apply for a loan</li> <li>• use your credit or debit card</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>   |
| <b>Why can't I limit all sharing?</b>   | <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 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.</p> |
| <b>What happens when I limit sharing for an account I hold jointly with someone else?</b> | Any of you may exercise the right to opt out. Your choices will apply to everyone on the account.  |

| Definitions            |  |
|------------------------|--|
| <b>Affiliates</b>      | <p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• Heritage F&amp;I, LLC, Specialized Insurance Services (SIS).</li> </ul>  |
| <b>Nonaffiliates</b>   | <p>Companies not related by common ownership or control. They can be financial and nonprofit companies.</p> <ul style="list-style-type: none"> <li>• Nonaffiliates we share with can include companies for direct marketing, data processing, online services for bill payment, account setup, deposit and mobile services and identity protection. We may also enter into agreements in the future with other companies that offer additional financial products and services for you to consider.</li> </ul> |
| <b>Joint marketing</b> | <p>A formal agreement between non-affiliated financial companies that market financial products or services to you.</p> <ul style="list-style-type: none"> <li>• Our joint marketing partners include insurance companies and other financial service companies.</li> </ul>  |

| Other important information   |
|---|
| To protect our members' privacy, we only work with companies that agree to maintain strong confidentiality protections and limit the use of information we provide. We do not permit these companies to sell to other third parties the information we provide to them. |