



FREESTONE CREDIT UNION

PO Box 210 • 613 Main Street • Teague, TX 75860

Phone: 254-739-2594 • www.FreestoneCU.org

PRIVACY NOTICE

FACTS	WHAT DOES FCU 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 number • Account balances • Payment history • Credit history • Overdraft history • Credit card or other debt
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 FCU chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does 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	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 credit worthiness	No	We don't share
For non-affiliates to market to you	Yes	Yes

Who We Are	
Who is providing this notice?	FCU means Freestone Credit Union.
What We Do	
How does 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.
How does FCU collect my personal information?	We collect your personal information, for example, when you: <ul style="list-style-type: none"> • Open an account • Apply for financing • Apply for a loan • Give us your contact information • Use your credit or debit card We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only: <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 nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> • <i>FCU has no affiliates</i>
Nonaffiliates	Companies non related by common ownership or control. They can be financial or non-financial companies. <ul style="list-style-type: none"> • <i>Nonaffiliates we share with can include Cuna Insurance</i>
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> • <i>FCU doesn't jointly market.</i>

Other Important Information
<p>For Alaska, Illinois, Maryland and North Dakota Members. We will not share personal information with nonaffiliates either for them to market to you or for joint marketing without your authorization.</p> <p>For California Members. We will not share personal information with nonaffiliates 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>For Massachusetts, Mississippi and New Jersey Members. We will not share personal information from deposit or share relationships with nonaffiliates either for them to market to you or for joint marketing without your authorization.</p>

For Vermont Members. We will not share personal information with nonaffiliates for them to market to you without your authorization and we will not share personal information with affiliates or for joint marketing about your creditworthiness without your authorization.

For Texas Credit Union Members. COMPLAINT NOTICE If you have a problem with the services provided by this credit union, please contact us at:

Freestone Credit Union

Attn: DeAnne Harris

PO Box 210

Teague, TX 75860

Phone: 254-739-2594

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

914 East Anderson Lane

Austin, TX 78752-1699

Phone: 512-837-9236

Website: www.cud.texas.gov

To limit our sharing	<ul style="list-style-type: none"> • Mail the form below <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> a 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 254-739-2594 or go to www.freestonecu.org

Cut along dotted line.

Mail-in Form	
Mark any/all you want to limit:	
<input type="checkbox"/> Do not share my personal information with non-affiliates to market their products and services to me.	
Name	Mail to: Freestone Credit Union PO Box 210 Teague, TX 75860
Address	
City, State, Zip	
Account #	