

FACTS**WHAT DOES TEXAN SKY FEDERAL CREDIT UNION 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 safeguard your personal information. We are committed to providing you with competitive products and services to meet your financial needs, which necessitates that we collect data that personally identifies you. You need not be concerned about the privacy of your personal information. Texan Sky secures your personal information from unauthorized access, use, or disclosure. Texan Sky safeguards the information you provide in a controlled and secured environment to protect against unauthorized use through the use of one-way password encryption technology and the use of Secure Socket Layer (SSL) data transfer encryption. 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 transaction or loss history
- Account balances and payment history
- Credit history and credit scores

If you choose to e-mail us, please remember that your e-mail address and any other information contained in your e-mail header will be revealed to us in your communication. We will use that e-mail information only to respond to your comments or questions.

The server records home-banking logins. We collect and store certain information on authenticated members who use home banking. Visitors to Idaho United Credit Union's website remain anonymous until they choose to provide personal information in order to access account information that CU NAME makes available online. All data that is recorded enables us to process and confirm those transactions. We may use technology, such as cookies, to keep track of your information. While it contains no member passwords or personal information, it identifies the member's computer and helps the Credit Union administer website security. As an example, we use cookies to 'time out' your authority to view information while you are authenticated in the home banking section. A cookie cannot be used to extract data from your PC.

If you submit a form, the information will be used as required in the normal course of business to fulfill your request. All of the information you send to us is encrypted for security and privacy purposes. The information will not be sold or shared with any third party outside the Credit Union.

We may disclose the information we collect about you under other circumstances as permitted or required by law. These disclosures typically include information to process transactions on your behalf, conduct the operations of our credit union, and follow your instructions as you authorize, or protect the security of our financial records.

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

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 Texan Sky Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Texan Sky 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 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	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 806-935-3333 or go to www.texansky.com

Who We Are

Who is providing this notice?

Texan Sky Federal Credit Union

What We Do

How does Texan Sky FCU protect my personal information?

We restrict access to nonpublic personal information about you to those employees who have a specific business purpose in utilizing your data. Our employees are trained in the importance of maintaining confidentiality and member privacy. We maintain physical, electronic, and procedural safeguards that comply with federal regulations and leading industry practices to safeguard your nonpublic personal information.

How does Texan Sky FCU collect my personal information?

We collect your personal information, for example, when you

- Open an account or provide employment information
- Apply for a loan or show your driver's license
- Use your credit or debit card

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

How do members preserve their privacy?

Members can proactively assist TSCU in the protection of their privacy by safeguarding their member numbers, personal identification numbers (PINS), and passwords, by changing their passwords periodically, and by taking care to sign off of the TSCU website after accessing personal information online.

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.

Request Account Data Removal (Mobile app and Home Banking)

To request user ID, device ID, and email address to be removed from the CU NAME Mobile app and Home Banking visit <https://www.texansky.com/Contact-Us> to request account data to be removed.

Please note that you will lose access to Home and Mobile banking once this data is removed.

Definitions

Affiliates

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

- *We Have No Affiliates.*

Nonaffiliates

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

- *We Have No Affiliates.*

Joint Marketing

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

- *Our joint marketing companies include insurance companies, non-financial providers, and authorized dealers.*

Other important information