

CTECU Privacy Policy Statement

Our credit union is committed to making available financial products and services that will enable you to meet your financial needs and reach your financial goals. Protecting personal information and using it in a manner consistent with your expectations is a high priority for everyone associated with our credit union.

As a member of our credit union, you also have a responsibility to safeguard your financial information.

To ensure that you can rely upon the quality of products and services we make available, our credit union stands behind the following privacy policy:

- **Our credit union will collect only the personal information that is necessary to conduct our business.** That means just what is necessary to provide competitive financial products and services - - no more.
- **Our credit union will collect nonpublic personal information about members from the following sources:**
 - Information we receive about members verbally, electronically, or in writing from applications and other forms supplied to us by our members and other sources used to verify information a member provides such as name, address, social security number;
 - Information about transactions with the CU, our affiliates, or others;
 - Information we receive from consumer reporting agencies, such as your credit history.
- **Our credit union will protect your personal information.** Our credit union will maintain strong security controls to ensure that member information in our files and computers is protected. Where appropriate, we will use security-coding techniques to protect against unauthorized access to personal records, ensure accuracy and integrity of communications and transactions, and protect member confidentiality.
- **You will always have access to your information.** As a member of our credit union, you will always have the opportunity to review your information and make necessary changes to ensure that our records are complete and accurate.
- **Our credit union will only share information when absolutely necessary.** We will only share information to administer the products and services we provide, when required to do so by the government, or when we partner with other businesses to offer a broader array of products and services.
- **Our credit union will partner only with businesses that follow strict confidentiality requirements.** The businesses we select will offer products designed to enhance our members' economic well being. Under no circumstances will we authorize these firms to charge your account without your express consent, and we will not sell member information to telemarketing firms.
- **Our credit union will offer you a choice in how your information is used.** Any member of our credit union may elect to keep information from being shared with our business partners. We will inform you on how to exercise your choice, and we will take all reasonable steps to make sure your requests are followed. At least once a year, we will remind all members of your right to choose.

If you find that your information is incorrect, call or write us at the following telephone number(s) or address:

713/432-6572 or Toll Free 1/888/658-2328

**CTECU
P. O. Box 430
(Physical address: 4800 Fournace, BTF-B, Room 116, Bellaire, TX 77401)
Bellaire, TX 77402-0430**