



**Facts** **WHAT DOES DALLAS 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 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:

- Social Security number and account balances
- checking account information and credit history
- payment history and transaction or loss history

When you are no longer our customer, 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 Dallas Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Dallas Credit Union Share?	Can you limit this sharing?
<b>For our everyday business purposes –</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations or to report to credit bureaus	Yes	No
<b>For our marketing purposes –</b> to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies -</b>	No	No
<b>For our affiliates' everyday business purposes –</b> information about your transactions and experiences	No	We don't share
<b>For our affiliates' everyday business purposes –</b> information about your creditworthiness	No	We don't share
<b>For our affiliates' to market to you -</b>	No	We don't share
<b>For our nonaffiliates' to market you –</b>	No	No

**Questions?** Call 214-748-5166 or 1-800-988-3DCU or go to [www.dallascu.org](http://www.dallascu.org)

<b>What we do</b>	
<b>How does Dallas Credit Union protect my personal information?</b>	To protect your personal information from unauthorized access to use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
<b>How does Dallas 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 apply for a loan</li> <li>• show your government – issued ID and give us your employment information</li> <li>• show your driver’s license</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 purpose – information about your creditworthiness</li> <li>• affiliates from using your information to market you</li> <li>• sharing for nonaffiliates to market you</li> </ul> <p>State law and individual companies may give you additional rights to limit sharing.</p>

<b>Definitions</b>	
<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>• Dallas Credit Union has no affiliates</li> </ul>
<b>Nonaffiliates</b>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• Dallas Credit Union does not share with nonaffiliates so they can market you.</li> </ul>
<b>Joint marketing</b>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or service to you.</p> <ul style="list-style-type: none"> <li>• Our joint marketing partners include insurance, and other financial service companies.</li> </ul>

<b>Other important information</b>