

FACTS

WHAT DOES BRAZOS VALLEY SCHOOLS 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?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> ■ Social Security number and Wire Transfer Instructions ■ Account Balances and Payment History ■ Credit History and Credit Scores
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 Brazos Valley Schools Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Brazos Valley Schools CU 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	Yes	Yes

To limit our sharing	<ul style="list-style-type: none"> ■ Call 855-391-2149 —our menu will prompt you through your choice(s) or ■ Visit us online: www.bvscu.org or email info@bvscu.org <p>Please note:</p> <p>If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our customer, 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>
Questions?	Call 281-391-2149 or go to / email: info@bvscu.org

Who we are

Who is providing this notice?

Brazos Valley Schools Credit Union

What we do

How does **Brazos Valley Schools CU** 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.

We maintain safeguards to protect this information and we limit access to information to those for whom access is appropriate.

How does **Brazos Valley Schools CU** collect my personal information?

We collect your personal information, for example, when you

- Open an account or Make a wire transfer
- Apply for a loan or Use your credit or debit card
- Makes deposits or withdrawals from your account

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.

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 nonfinancial companies.

- *Brazos Valley Schools Credit Union has no affiliates.*

Nonaffiliates

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

- *Brazos Valley Schools Credit Union does not share with nonaffiliates except those with whom we have a formal written agreement.*

Joint marketing

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

- *Our joint marketing partners include card processors, insurance companies and marketing services.*

Other important information

Our toll-free number is 855-391-2149. You may call this number to opt-out or you may send an email to info@bvscu.org.