

FACTS	WHAT DOES FANNIN COUNTY TEACHERS 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 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 of service you have with us. This information can include:</p> <ul style="list-style-type: none"> • Social Security number and income • Account balances and credit scores • Transaction or loss history <p>When you are no longer a member, we continue to share your information as described in this notice.</p>
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 Fannin County Teachers Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does FCTFCU 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	NO	WE DON'T SHARE
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 creditworthiness	NO	WE DON'T SHARE
For nonaffiliates to market to you	NO	WE DON'T SHARE
Questions?	Call 903-583-4326 or go to 621 N. Center St, Bonham, Texas 75418	

Who we are	
Who is providing this notice?	Fannin County Teachers Federal Credit Union
What we do	
How does Fannin County Teachers 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 Fannin County Teachers 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 a loan • Deposit or withdraw money into/from your account
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.
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • Fannin County Teachers FCU has no affiliates.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • Third party service providers.
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> • Fannin County Teachers FCU does not do joint marketing.
Other important information	