



University Federal Credit Union  
PO BOX 9350, Austin, Texas 78766-9350  
(512) 467-8080 or (800) 252-8311

Rev 6/25

## FACTS

### WHAT DOES UFCU DO WITH YOUR PERSONAL INFORMATION?

<b>Why?</b>	Financial Institutions 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.
<b>What?</b>	<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"> <li>- Social Security number and income</li> <li>- account balances, account transactions and payment history</li> <li>- credit history, credit scores and insurance claims history.</li> </ul> <p>When you are <i>no longer</i> our customer, we cease sharing your information as described in this notice.</p> <p><b>SMS Privacy &amp; Security.</b> No mobile information will be shared with third parties/affiliates for marketing/promotional purposes. All other categories exclude text messaging originator opt-in data and consent; this information will not be shared with any third parties.</p>
<b>How?</b>	<p>All financial institutions need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial institutions can share their customers' personal information, the reasons UFCU chooses to share, and whether you can limit this sharing.</p> <p><b>UFCU does not sell our member's personal information, nor do we condone or endorse the use of the personal information we share with third parties for any other purpose than for acting on behalf of UFCU and strictly for the benefit, service or education of our members.</b></p>

Reasons we can share your personal information	Does UFCU 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 report to credit bureaus	Yes	No
<b>For our marketing purposes</b> - to offer our products and services to you	Yes	Yes
<b>For joint marketing<sup>3</sup> with other financial companies</b>	Yes	No
<b>For UFCU Affiliates<sup>1</sup> everyday business purposes</b> - information about your transactions and experiences	Yes	No
<b>For UFCU Affiliates<sup>1</sup> everyday business purposes</b> - information about your creditworthiness	Yes	Yes
<b>For UFCU Affiliates<sup>1</sup> to market to you</b>	Yes	Yes
<b>For Nonaffiliates<sup>2</sup> to market to you</b>	Yes	Yes

<b>To limit our sharing</b>	<p>Call Member Services at (512) 467-8080 or Toll-Free at (800) 252- 8311 - our menu will prompt you through your choice(s)</p> <p>-or-</p> <p>Visit us online: <a href="http://www.ufcu.org/privacy">www.ufcu.org/privacy</a></p> <p><b>Please note:</b></p> <p>If you are a <i>new</i> customer, we can begin sharing your information from the date we sent this notice. When you are <i>no longer</i> our customer, we discontinue sharing of your information as described in this notice.</p>
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<b>Questions?</b>	Call Member Services at (512) 467-8080 or Toll-Free at (800) 252-8311 or visit us online: <a href="http://www.ufcu.org/privacy">www.ufcu.org/privacy</a>
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## Who we are

<b>Who is providing this notice?</b>	University Federal Credit Union UFCU Financial Services UFCU Real Estate Services
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## What we do

<b>How does UFCU protect my personal information?</b>	To protect your personal information from unauthorized access and use, we use physical, electronic and procedural security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
<b>How does UFCU collect my personal information?</b>	We collect your personal information, for example, when you: <ul style="list-style-type: none"> <li>- open an account or deposit or withdraw money</li> <li>- pay your bills using UFCU's Bill Pay feature</li> <li>- apply for a loan</li> <li>- use your credit or debit card</li> <li>- give us your contact information</li> </ul> We also collect your personal information from others, such as credit bureaus, UFCU Affiliates, or other companies.
<b>Why can't I limit all sharing?</b>	Federal law gives you the right to limit only: <ul style="list-style-type: none"> <li>- sharing for UFCU Affiliates' everyday business purposes - information about your creditworthiness</li> <li>- Affiliates from using your information to market to you</li> <li>- sharing for Nonaffiliates to market to you</li> </ul> State laws and individual companies may give you additional rights to limit sharing.
<b>What happens when I limit sharing for an account I hold jointly with someone else?</b>	Your choices will apply to everyone on your account, and may be subject to change if additional instruction is given to us by an other owner of your account.

## Definitions

<sup>1</sup> <b>UFCU Affiliates</b>	Companies related by common ownership or control. They can be financial and nonfinancial companies.  <i>Our Affiliates include UFCU Financial Services, LLC and UFCU Real Estate Services, LLC doing business as Member Home Advisor, a wholly-owned affiliate of University Federal Credit Union.</i>
<sup>2</sup> <b>Nonaffiliates</b>	Companies not related to UFCU by common ownership or control; commonly known as "third party vendors." They can be financial and nonfinancial companies. Nonaffiliates provide benefits or services to UFCU, and members on behalf of UFCU.
<sup>3</sup> <b>Joint Marketing</b>	A formal agreement between UFCU or UFCU Affiliate and a non-affiliated financial company that together market financial products or services to you.  <i>- Our joint marketing partners include financial services companies (such as insurance agencies and organizations with whom we have agreements to jointly market financial products).</i>