

FACTS

WHAT DOES RAIZ 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 or service you have with us. This information can include:</p> <ul style="list-style-type: none"> ■ Social Security number and income ■ 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 Raiz Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Raiz FCU 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	Yes
For joint marketing with other financial companies	Yes	Yes
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 our affiliates to market to you	No	We don't share
For nonaffiliates to market to you	No	We don't share

To limit our sharing	<ul style="list-style-type: none"> ■ Mail the form below <p>Please note: If you are a <i>new</i> member, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our member, 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>
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Questions?	Call 915-843-8328 – toll free 1-877-378-3281
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Mail in Form

<p>If you have a joint account, your choice(s) will apply to everyone on your account unless you mark below.</p> <p><input type="checkbox"/> Apply my choice(s) only to me.</p>	<p>Mark any/all you want to limit:</p> <p><input type="checkbox"/> Do not share information about my creditworthiness with your affiliates for their everyday business purposes.</p> <p><input type="checkbox"/> Do not allow your affiliates to use my personal information to market to me.</p> <p><input type="checkbox"/> Do not share my personal information with nonaffiliates to market their products and services to me.</p>	<p>Mail to: Raiz Federal Credit Union 12020 Rojas Dr. El Paso, TX 79936</p>								
	<table border="1" style="width: 100%;"> <tr> <td style="background-color: #003366; color: white;">Name</td> <td></td> </tr> <tr> <td style="background-color: #003366; color: white;">Address</td> <td></td> </tr> <tr> <td style="background-color: #003366; color: white;">City, State, Zip</td> <td></td> </tr> <tr> <td style="background-color: #003366; color: white;">Account #</td> <td></td> </tr> </table>	Name		Address		City, State, Zip		Account #		
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Who we are

Who is providing this notice	Raiz Federal Credit Union
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What we do

How does Raiz FCU protect my personal information?	<p>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.</p> <ul style="list-style-type: none"> ■ Required passwords for access to your accounts via remote delivery channels, (confidentiality of these passwords are your responsibility) and ■ Encryption & security measures such as multifactor authentication
How does Raiz FCU collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ■ open an account or deposit money ■ make loan payments or apply for a loan ■ use your credit or debit card <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <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 <p>State laws and individual companies may give you additional rights to limit sharing.</p>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account, unless you tell us otherwise.

Definitions

Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ Raiz FCU does not share with our affiliates.
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial or nonfinancial companies.</p> <ul style="list-style-type: none"> ■ Nonaffiliates we share with can include mortgage companies, title companies, insurance companies, direct marketing companies, and nonprofit organizations.
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ■ Our joint marketing partners include insurance companies & direct marketing companies.

Other important information

If you are a California resident, California state law gives you additional rights to limit information sharing even if such sharing is otherwise permitted under federal law. With respect to California residents Raiz Federal Credit Union allows you to limit our sharing your personal information under a joint marketing agreement with joint marketing partners.

If you are a California resident we have enclosed a form entitled "Important Privacy Choices for Consumers" which includes details on how you can limit our information sharing under California law.

