

**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?** 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
- account transactions and checking account information
- credit history and income

**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 Federal 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>  | Yes                                   | No                          |
| <b>For our affiliates' everyday business purposes –</b> information about your transactions and experiences  | Yes                                   | No                          |
| <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>   | Yes                                   | Yes                         |
| <b>For nonaffiliates to market to you</b>  | Yes                                   | Yes                         |

**To limit our sharing**

- Mail the form below

**Please note:**  
If you are a *new* member, we can begin sharing your information 30 days from the date we sent this notice. When you are *no longer* our member, we continue to share your information as described in this notice.

However, you can contact us at any time to limit our sharing.

**Questions?** Call toll-free 1.877.378.3281 or go to [www.raiz.us](http://www.raiz.us)

✂-----Detach and mail form below. Retain Disclosure above for your records.-----

| 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 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> |  |
|   | Name   |  |
|   | Address  |  |
|   | City, State Zip  |  |
|   | Account #  |  |
|   |  | <p><b>Mail to:</b><br/>Raiz Federal Credit Union<br/>12020 Rojas Dr.<br/>El Paso, TX 79936</p> |

| What we do  |   |
|---|---|
| <b>How does Raiz Federal Credit Union protect my personal information?</b>                | 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.   |
| <b>How does Raiz Federal 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 use your credit or debit card</li> <li>▪ show your government-issued ID or apply for financing</li> <li>▪ give us your contact information</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 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> <p>State law and individual companies may give you additional rights to limit sharing.</p> |
| <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 – unless you tell us otherwise.   |

| Definitions            |  |
|------------------------|--|
| <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>▪ <i>Our affiliates include financial companies, such as Mammoth Rock Capital.</i></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>▪ <i>Nonaffiliates we share with can include nonprofit organizations.</i></li> </ul>   |
| <b>Joint Marketing</b> | <p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>▪ <i>Our joint marketing partners include advertising/marketing agencies, insurance companies, credit card companies and financial advisors.</i></li> </ul> |

| Other important information   |  |
|---|--|
| <p>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.</p> |  |
| <p>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. You may also find it on our website at <a href="http://www.raiz.us/legal">www.raiz.us/legal</a>.</p>  |  |