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 Tel: 903.213.6010
 Web: www.redeemerfcu.org

FACTS	WHAT DOES REDEEMER FEDERAL CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?
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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.
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What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> ❖ Social Security number and account balances ❖ Credit history and credit score ❖ Employment information and income
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How?	All financial companies need to share members' personal information to run their everyday business – to process transactions, maintain member accounts, and report to credit bureaus. In the section below, we list the reasons financial companies can share their members' personal information, the reason Redeemer Federal Credit Union chooses to share, and whether you can limit this sharing.
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Reasons we can share your personal information:	Does Redeemer Federal Credit Union share?	Can you limit my sharing?
For our everyday business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, and 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	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 affiliates' to market to you	No	We don't share
For nonaffiliates' to market to you	No	We don't share

Questions?	Call (903) 213-6010 or go to www.redeemerfcu.org
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Who we are	
Who is providing this notice?	Redeemer Federal Credit Union

What we do	
How does Redeemer Federal Credit Union 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 Redeemer Federal Credit Union 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 give us your income information; ❖ Provide employment information or apply for financing; ❖ Show us your driver's license. <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>

Definitions	
Affiliates:	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ❖ <i>Redeemer Federal Credit Union has no affiliates.</i>
Nonaffiliates:	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ❖ <i>Redeemer Federal Credit Union does not share with nonaffiliates so they can market to you.</i>
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"> ❖ <i>Redeemer Federal Credit Union does not jointly market.</i>

Other Important Information	