



Privacy Notice and Disclosure

Northeast Texas Teachers Federal Credit Union, your member-owned financial institution, is committed to providing you with competitive products and services to meet your financial needs and help you reach your financial goals. We are equally committed to protecting the privacy of our members. We believe that you conduct your financial business with us because we have a strong history of protecting your privacy.

We are required by law to give you this privacy notice to explain how we collect, use, and safeguard your personal information. References to “we”, “us”, and “our” refer to Northeast Texas Teachers Federal Credit Union. References to “you” shall mean the members of Northeast Texas Teachers Federal credit Union.

In the course of providing products and services to you, we collect information about you. Some of this information is nonpublic personal information. We do not sell your nonpublic personal information but we share some of the nonpublic personal information with our service providers and others in order to better serve you. We may also disclose information about you under other circumstances as permitted or required by law. These disclosures typically include information to follow your instructions as you authorize, to conduct our normal business operations, or to protect the security of our financial records. To protect the privacy of our members, we only work with companies that contractually agree to maintain strong confidentiality protections and limit the use of information we provide.

If you have any questions after reading this notice, please contact us a (903) 785-6682 or write to us at:
Northeast Texas Teachers Federal Credit Union
3320 Lamar Avenue
Paris, Texas 75460

Information We Collect About You and Disclose to Others

We collect information about you from the following sources:

- Information we receive from you on membership applications and other applications and forms (for example, name, address, social security number, assets, and income);
- Information about your transactions with us, or others including those companies that work closely with us to provide you with diverse financial products and services (for example, your credit balances, payment histories, parties to transactions and credit card usage);
- Information we receive from consumer reporting agencies (for example, your credit worthiness and credit history);
- Information obtained when verifying the information you provide on applications or other forms (for example, information from current or past employers, other financial institutions, and other sources listed on the application); and
- Information we may obtain from consumer purchasing and census data providers to develop competitive marketing programs for our members.

In order that we may provide members competitive products and services, we may disclose all of the information we collect, as described above, to companies that perform marketing or other services on our behalf and to other financial service

providers with whom we have joint marketing agreements. To protect your privacy, we only work with companies that agree to maintain strong confidentiality protections and limit the use of information we provide. We do not permit these companies to sell to other third parties the information we provide to them. We may also disclose information about you under circumstances as permitted or required by law. These disclosures typically include information to process transactions on your behalf, conduct our operations, or follow your instructions as you authorize or protect the security of our financial records.

If you decide to terminate your relationship with us, we will not share information we have collected about you, except as may be permitted or required by law.

Fair Credit Reporting Act Disclosure

In this notice, we are required to also advise you of our disclosure policy under the Fair Credit Reporting Act. The Fair Credit Reporting Act governs the sharing of information that may impact upon you for certain purposes such as credit, collections, and insurance. We learn information about you from our experience with you and from information provided by others, such as through credit reports. The Fair Credit Reporting Act permits us and we do share information from our experience with you with others, including credit-reporting agencies. The Fair Credit Reporting Act permits us to share information we learn from others unless you direct us otherwise. If we elect to share information about you that we learn from others for a purpose under the Fair Credit Reporting Act, we will give you a separate notice of our intention to do so and the right to direct us not to share the information.

How We Protect Your Information

We restrict access to information about you to those employees who need to know that information to provide products or services to you. Our employees are trained in the importance of maintaining confidentiality and member privacy. We maintain physical, electronic, and procedural safeguards that comply with federal regulations and leading industry practices safeguard your information.

How You Can Help

We are committed to protecting your privacy. We advise the following simple steps;

- Protect your account numbers, plastic card numbers, PINs (Personal Identification Numbers), and passwords. Never keep your PIN with your debit, credit, or ATM card and never give out your PIN to anyone who is not legally authorized to use your card. This can provide access to your accounts if your card is lost or stolen.
- Use caution when disclosing your account numbers, social security number, etc. to others. If someone phones you for any reason and asks for your account number, you should beware.
- It is important that we have current information on how to reach you. If we detect potentially fraudulent or unauthorized activity or use of an account, we will attempt to contact you immediately. If your address or phone number changes, please notify us immediately.
- Do not hesitate to call us for questions. We are here to serve you!