

# FACTS

## WHAT DOES RAIZ FEDERAL CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?

|              |   |
|--------------|---|
| <b>Why?</b>  | 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.                        |
| <b>What?</b> | <p><b>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</b></p> <ul style="list-style-type: none"> <li>• Social Security number and income</li> <li>• account balances and payment history</li> <li>• credit history and credit scores</li> </ul> |
| <b>How?</b>  | 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 FCU chooses to share; and whether you can limit this sharing.   |

| Reasons we can share your personal information  | Does El Paso Area Teachers FCU 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 | <b>Yes</b>                            | <b>No</b>                   |
| <b>For our marketing purposes —</b> to offer our products and services to you   | <b>Yes</b>                            | <b>Yes</b>                  |
| <b>For joint marketing with other financial companies</b>   | <b>Yes</b>                            | <b>Yes</b>                  |
| <b>For our affiliates' everyday business purposes —</b> information about your transactions and experiences   | <b>No</b>                             | <b>We don't share</b>       |
| <b>For our affiliates' everyday business purposes —</b> information about your creditworthiness   | <b>No</b>                             | <b>We don't share</b>       |
| <b>For our affiliates to market to you</b>  | <b>No</b>                             | <b>We don't share</b>       |
| <b>For nonaffiliates to market to you</b>   | <b>No</b>                             | <b>We don't share</b>       |

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| <b>To limit our sharing</b> | <ul style="list-style-type: none"> <li>• Mail the form below</li> </ul> <p><b>Please note:</b><br/>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.<br/>However, you can contact us at any time to limit our sharing.</p> |
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| <b>Questions?</b> | Call 915-843-8328 – toll free 1-877-378-3281 |
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| Mail in Form  |   |      |  |         |  |                  |  |           |  |
|---|---|------|--|---------|--|------------------|--|-----------|--|
| <p><b>If you have a joint account, your choice(s) will apply to everyone on your account unless you mark below.</b></p> <p><input type="checkbox"/> <b>Apply my choice(s) only to me.</b></p> | <p><b>Mark any/all you want to limit:</b></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 to me.</p> <table border="1" style="width: 100%;"> <tr> <td style="background-color: #cccccc;">Name</td> <td></td> </tr> <tr> <td style="background-color: #cccccc;">Address</td> <td></td> </tr> <tr> <td style="background-color: #cccccc;">City, State, Zip</td> <td></td> </tr> <tr> <td style="background-color: #cccccc;">Account #</td> <td></td> </tr> </table> <p><b>Mail to:</b><br/>Raiz Federal Credit Union<br/>12020 Rojas Drive<br/>El Paso TX 79936</p> | Name |  | Address |  | City, State, Zip |  | Account # |  |
| Name  |   |      |  |         |  |                  |  |           |  |
| Address   |   |      |  |         |  |                  |  |           |  |
| City, State, Zip  |   |      |  |         |  |                  |  |           |  |
| Account #   |   |      |  |         |  |                  |  |           |  |

| Who we are                          |                           |
|-------------------------------------|---------------------------|
| <b>Who is providing this notice</b> | Raiz Federal Credit Union |

| What we do   |  |
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| How does El Paso Area Teachers FCU protect my personal information?                | <p><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.</b></p> <ul style="list-style-type: none"> <li>• Required passwords for access to your accounts via remote delivery channels, (confidentiality of these passwords are your responsibility) and</li> <li>• Encryption &amp; security measures such as multifactor authentication</li> </ul> |
| How does El Paso Area Teachers FCU collect my personal information?                | <p><b>We collect your personal information, for example, when you</b></p> <ul style="list-style-type: none"> <li>• open an account or deposit money</li> <li>• make loan payments or apply for a loan</li> <li>• use your credit or debit card</li> </ul> <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><b>Federal law gives you the right to limit only</b></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 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><b>Companies related by common ownership or control.</b></p> <p>They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• Raiz FCU does not share with our affiliates.</li> </ul>  |
| Nonaffiliates   | <p><b>Companies not related by common ownership or control.</b></p> <p>They can be financial or nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• Nonaffiliates we share with can include mortgage companies, title companies, insurance companies, direct marketing companies, and nonprofit organizations.</li> </ul> |
| Joint marketing | <p><b>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</b></p> <ul style="list-style-type: none"> <li>• Our joint marketing partners include insurance companies &amp; direct marketing companies.</li> </ul>  |

| Other important information |  |
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