

## FACTS

### WHAT DOES SOUTHWEST HERITAGE 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
- credit history and credit scores
- payment history and transaction or loss history

When you are *no longer* our customer, we continue to share your information as described in this notice.

#### 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 Southwest Heritage Credit Union chooses to share; and whether you can limit this sharing.

| Reasons we can share your personal information   | Does Southwest Heritage 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  | No  | We don't share              |
| <b>For joint marketing with other financial companies</b>  | No  | We don't share              |
| <b>For our affiliates' everyday business purposes –</b> information about your transactions and experiences  | No  | We don't share              |
| <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>   | No  | We don't share              |
| <b>For nonaffiliates to market to you</b>  | No  | We don't share              |

#### Questions?

Call toll-free (800) 234-4582 or go to [www.southwestheritagecu.com](http://www.southwestheritagecu.com)

**What we do**

|   |  |
|---|--|
| <p><b>How does Southwest Heritage Credit Union protect my personal information?</b></p> | <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 and buildings.</p>   |
| <p><b>How does Southwest Heritage Credit Union collect my personal information?</b></p> | <p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>- open an account or apply for a loan</li> <li>- give us your income information or give us your employment information</li> <li>- provide account information</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>  |
| <p><b>Why can't I limit all sharing?</b></p>  | <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. [See below for more on your rights under state law.]</p> |

**Definitions**

|                               |   |
|-------------------------------|---|
| <p><b>Affiliates</b></p>      | <p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>- <i>Southwest Heritage Credit Union has no affiliates</i></li> </ul>                           |
| <p><b>Nonaffiliates</b></p>   | <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>Southwest Heritage Credit Union does not have nonaffiliates</i></li> </ul>             |
| <p><b>Joint Marketing</b></p> | <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>Southwest Heritage Credit Union doesn't jointly market</i></li> </ul> |

**Other important information**

**COMPLAINT NOTIFICATION** — This Credit Union is incorporated under the laws of the State of Texas and under state law is subject to regulatory oversight by the Texas Credit Union Department. Any member wishing to file a complaint against the Credit Union should contact the Texas Credit Union Department through one of the means indicated below: In person or by U.S. Mail: 914 East Anderson Lane, Austin, Texas 78752-1699, Telephone Number: (512) 837-9236, Fax Number: (512) 832-0278, E-mail: [complaints@tcud.state.tx.us](mailto:complaints@tcud.state.tx.us), Website: [www.tcud.state.tx.us](http://www.tcud.state.tx.us).