

Texas Bridge Credit Union (TXBCU) is owned by its members and run by a board of directors you elect. You can be confident that your financial privacy is a top priority of this credit union. We are required by law to give you this privacy notice to explain how we collect, use, and safeguard your personal financial information. If you have any questions, please contact a member service representative at (361) 855-4494.

We are committed to providing you with competitive products and services to meet your financial needs, which necessitates that we share information about you to complete your transactions and to provide you with certain financial opportunities. In order to do so, we have entered into agreements with other companies that provide either services to us or additional financial products for you to consider.

Under these arrangements, we may disclose all of the information we collect, as described below, to companies that perform marketing or other services on our behalf or to other financial institutions with whom we have joint marketing agreements. To protect our members' 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.

## **Information We Collect About You**

We collect and may disclose nonpublic personal information about you from the following sources:

- Information we receive from you on membership and loan applications and other forms;
- Information about your transactions with us or others;
- Information we receive from a consumer reporting agency;
- Information you provide on an application or other forms, such as from your current or past employers or from other institutions where you conduct financial transactions.

## **Internet Privacy Policy**

Texas Bridge Credit Union is committed to protecting the privacy of our members. In general, you can visit us on the internet without disclosing to us who you are or revealing any information about yourself. There are several areas, however that will collect certain information about you and we want you to know how we handle that information.

If you visit our website, Texas Bridge Credit Union collects and stores information on the domain you use to access our website, the Internet address of the site from which you linked directly to the site, and the date and time of your visit. This information is used to measure the number of visitors to the various pages on our site to better serve our membership.



If you send an e-mail, Texas Bridge Credit Union collects and stores personally-identifying information in order to process your e-mail, form or application. This information is not sold to any third parties. Due to the volume of e-mail activity, these messages are deleted after they are answered or completed.

If you visit a secure site, such as online banking, you will be asked for personal identification numbers which will give you access to the member only section of our website. This information enables Texas Bridge Credit Union to regulate entry to the member only portions of our website and to measure member usage. Any identifying information gathered is not sold to third parties.

If you link to another site from any of our pages, you are leaving our site pages, and we cannot be held responsible for any information that may be gathered at a linked site. We make every effort however, to ensure that all linked sites follow similar privacy policies as ours to offer you maximum security and privacy.

We may disclose information we collect about you under other circumstances as permitted or required by law. These disclosures typically include information to process transactions on your behalf, conduct the operations of our credit union, follow your instructions as you authorize, or protect the security of our financial records.

If you terminate your membership with TXBCU, we will not share information we have collected about you, except as permitted or requested by law.

## **How We Protect Your Information**

We restrict access to nonpublic personal information about you to those employees who have a specific business purpose in utilizing your data. 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 to safeguard your nonpublic personal information.

For more information about TXBCU's Privacy Policy, contact us at:

Texas Bridge Credit Union 3131 Holly Rd. Corpus Christi, Texas 78415

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