

La Joya Area FCU Privacy Notice

FACTS	WHAT DOES LA JOYA AREA FEDERAL 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?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> • Social Security number and Checking Account information • Credit History and Account Transactions • Payment History and Transaction History <p>When you are no longer our customer, we may continue to share your information as described in this notice. For example, credit history is provided to credit reporting agencies on your behalf.</p>
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 La Joya Area Federal Credit Union chooses to share; and whether you can limit this sharing.

Questions?	Call 877-585-6207
Who we are	
Who is providing this notice?	La Joya Area Federal Credit Union
What we do	
How does La Joya Area 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 La Joya Area 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 apply for a loan • Deposit funds or make a wire transfer • Use your credit or debit card(s)
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 non-affiliates to market to you <p>State laws may give you additional rights to limit sharing. See below for more on your rights under state law.</p>

Reasons we can share your personal information	Does La Joya FCU share?	Can you limit this sharing?
For our everyday business purposes— such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes— to offer our products and services to	Yes	No
YOU For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes— information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes— information about your creditworthiness	No	We do not share

Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • La Joya Area Federal has no Affiliates.
Non-affiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • La Joya Area Federal Union does not share your information with non-affiliated companies so they can market to you.
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"> • Our joint marketing partners include CUNA Mutual Group and its affiliates, which offer investment and insurance services to credit union members.