

Angelina County Teacher  
Credit Union  
PRIVACY POLICY

ANGELINA COUNTY TEACHERS CREDIT UNION is committed to making available financial products and services that will enable you to meet your financial needs and reach your financial goals. Protecting personal information and using it in a manner consistent with your expectations is a priority for our credit union. We will continue to protect your privacy.

As a member of Angelina County Teachers Credit Union, you also have a responsibility to safeguard your financial information.

To ensure that you can rely on the quality of products and services we make available, our credit union stands behind the following policy:

1. Our credit union will only collect the personal information that is necessary to conduct business. That means just what is necessary to provide competitive financial products and services and no more.

A: types of information that we collect:

Identifying Information: name, address, social security number, and information from consumer reports such as consumer's credit worthiness and credit history.

Applications information: assets and income.

Transaction Information: account balance, payment history, parties to the transaction, credit card usage

2. Our credit union will protect personal information. Our credit union will maintain strong security Controls to ensure that member information in our files and computers are protected. Where appropriate, We use security techniques to protect against unauthorized access to personal records, ensure accuracy and integrity of communications and transactions, and protect member confidentiality.
3. Member will have access to their financial information. Our members will have the opportunity to Review their information and make necessary changes to ensure that our records are complete and accurate.
4. Our credit union will only share information when absolutely necessary. We will only share Information to administer the products and services we provide, when required to do so by Government, or when we partner with other business to offer a broad array of products and services.

5. Our credit union will partner only with businesses that follow strict confidentiality requirements. The Business we select will offer products designed to enhance member's economic well being. Under no Circumstances will we authorize these firms to change the member's account without the member's consent and we will not sell member information with telemarketing firms.
6. Any contract between the credit union and a third party should contain language that states a Confidentiality clause that has the contracting parties acknowledge the nonpublic personal Information about members is being exchanged, that each party will safeguard the confidentiality of the information, and that each party agrees not to sell or disclose nonpublic personal information received from the other except as permitted by law and regulations.