

FACTS**WHAT DOES SAN ANTONIO CITIZENS 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 • Payment history • Credit history • Account balances • Transaction history • Account transactions <p>When you are <i>no longer</i> our member, we continue to share your information as described in this notice.</p>
How?	All financial companies need to share Member's personal information to run their everyday business. In the section below, we list the reasons financial companies can share their Member's personal information; the reasons San Antonio Citizens Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does San Antonio Citizens Federal Credit Union 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 you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes -- information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes -- information about your creditworthiness	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions?	Call 352-588-2732
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Who we are	
Who is providing this notice?	SAN ANTONIO CITIZENS FEDERAL CREDIT UNION
What we do	
How does San Antonio Citizens FCU 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 San Antonio Citizens FCU collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • Open an account • Deposit money • Use your credit or debit card • Apply for a loan • Pay your bills
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 nonaffiliates to market to you
Affiliates	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>San Antonio Citizens Federal Credit Union has no affiliates.</i>
Nonaffiliates	
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>San Antonio Citizens Federal Credit Union does not share with nonaffiliates so they can market to you.</i>
Joint marketing	
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"> • <i>San Antonio Citizens Federal Credit Union doesn't jointly market.</i>