

FACTS

WHAT DOES DOCHES 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 income
- Account balances and checking account history
- Credit history and transaction history

When you are *no longer* our member, 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 reason financial companies can share their members' personal information; the reason Doches Credit chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Doches 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 order and legal investigations, or report to credit bureaus.	Yes	No
For our marketing purposes – To offer our products and services to you	Yes	You may download a browser add-on to prevent Google Analytics from using your data at https://tools.google.com/dlpage/gaoptou
For joint marketing with financial companies	Yes	No
For our affiliates' everyday business purposes – Information about your transaction and experiences	No	We don't share
For our affiliates' everyday business purposes – Information about you creditworthiness	No	We don't share
For our affiliates to market to you	No	We don't share
For non-affiliates to market to you	No	We don't share

To limit our sharing

Please note: If you are a new member, we can begin sharing your information (30) days from the date we sent this notice. When you are no longer our member, we may continue to share you information as described in this notice. However, you can contact us at any time to limit our sharing.

Questions?

Call toll-free 1-800-424-2786 or go to <https://www.dochescu.com>, for more information

Who Are We

Who is providing this notice?

DCU and its affiliates means Doches Credit Union

What We Do

How does Doches 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 building.

Doches Credit Union regularly tests and assesses its information security measures, systematically trains employees, and adopts upgrades and enhancements as necessary to protect your information.

How does Doches Credit Union Collect my personal information?

We collect your personal information, for example, when you

- Open an account or deposit money
- Pay your bills or apply for a loan
- Use your credit or debit card

We also collect your personal information from other, such as credit bureaus, affiliates, or other companies.

Why can't limit all sharing?

Federal law gives you the right to limit only,

- 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

State laws and individual companies may give you additional rights to limit sharing.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and non-financial companies.

- *DCU has no affiliates*

Non-affiliates

Companies not related by common ownership or control. They can be financial and non-financial companies.

- *DCU does not share with non-affiliates so they can market to you.*

Joint marketing

A formal agreement between non-affiliated financial companies that together market financial products or services to you.

- *Our joint marketing partners include insurance companies and marketing firms.*

Other Important Information

COMPLAINT NOTICE: If you have a problem with the services provided by this credit union, please contact us at: Doches Credit Union, 920 NW Stallings Drive, Nacogdoches, TX 75964; phone 1-800-424-2786; or email complaints@dochescu.com.

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 (TCUD). If any dispute is not resolved to your satisfaction, you may also file a complaint against the credit union by contacting TCUD through one of the means indicated below:

In person or US Mail: Texas Credit Union Department, 914 East Anderson Lane, Austin, Texas 78752-1699

Phone: 512-837-9236 or Fax 512-832-0278

Email: complaints@tud.texas.gov

Website: www.tud.texas.gov