

HARLINGEN AREA TEACHERS' CREDIT UNION

Privacy Policy

Harlingen Area Teachers' Credit Union recognizes its responsibility to protect the privacy of personal, nonpublic member information. It is the intent of the Credit Union to abide by all applicable laws and regulations governing the privacy of member information.

As a member of our credit union, you also have a responsibility to safeguard your financial information and to keep your information with us current.

In the course of delivering products and services, our credit union obtains member information, either directly from you, the member or from outside sources. This information is used to comply with federal and state laws and regulations, to provide effective member service and to inform you of products and services which may be of interest.

Our credit union will exercise reasonable caution in the gathering and maintenance of information to ensure our accuracy. When inaccurate information is discovered, it will be corrected as promptly as possible.

Our credit union will not sell member information to third parties. Information will be shared with third parties under the following conditions:

- When disclosure is required to complete member-authorized transactions (such as check or credit card processing).
- To verify the existence or condition of member accounts to a third party (such as a credit bureau), as permitted by law.
- To comply with a court order or applicable laws or regulations.
- When authorized by written permission from the member.
- As part of a member service agreement with a Board approved service partner, provided the third party is contractually bound to perform services and to maintain the confidentiality of the information.

Our credit union will only approve service partners with established policies of privacy similar to those of the credit union.

Our credit union will protect your personal information. Our credit union will maintain strong security controls to ensure that member information in our files and computers is protected. Where appropriate, we will use security coding techniques to protect against unauthorized access to personal records, ensure accuracy and integrity of communications and transactions, and protect member confidentiality.

Harlingen Area Teachers' Credit Union will disclose its privacy policy as required by law. This will include a disclosure when a new member account is opened and a disclosure at least annually thereafter and such other disclosures as specifically required.

Harlingen Area Teachers' Credit Union is not required to offer the "opt-out" provision to our members because HATCU does not share any of your non-public personal information with anyone, except as permitted by law.

COMPLAINT NOTIFICATION: 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. Any member wishing to file a complaint against the credit union should contact the Texas Credit Union Department through one of the means indicated below: In person or by U.S. Mail: 914 East Anderson Lane, Austin, Texas 78752-1699, Telephone Number: (512) 837-9236, Fax Number: (512) 832-0278, E-mail: complaints@tcud.state.tx.us, Web site: www.tcud.state.tx.us.