

FACTS**WHAT DOES BATON ROUGE TELCO 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?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> • Social Security Number and Income • Account Balances and Payment History • Credit History and Credit Scores
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 Baton Rouge Telco Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Baton Rouge Telco 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 you	Yes	Yes
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 don't share
For our affiliates to market to you	No	We don't share
For nonaffiliates to market to you	Yes	Yes

To limit our sharing	<ul style="list-style-type: none"> • Call (800) 634-3044 or (225) 924-8900 – Option 3 • Visit us online: www.brtelco.org/home/about/privacy or email at memsrv@brtelco.org • Mail the form below <p>Please note:</p> <p>If you are a <i>new</i> member, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our member, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>
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Questions?	Call (800) 634-3044 or (225) 924-8900 – Option 3, or go to www.brtelco.org/home/about/privacy
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Mail-in Form		
List all membership numbers that apply to you, as a Primary or Joint Owner, that you would like to limit sharing of your personal information.	Please check the box to limit sharing:	
	<input type="checkbox"/> Do not share my information (as noted below): <ul style="list-style-type: none"> ▪ Do not share my personal information with nonaffiliates to market their products and services to me. ▪ Do not share my personal information to market to me. 	
	Name	
	Address	
	City, State, Zip	
Member #		Mail to: Baton Rouge Telco Federal Credit Union 13404 Airline Hwy. Baton Rouge, LA 70817

What we do

How does Baton Rouge Telco 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 Baton Rouge Telco Federal Credit Union collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> • open an account or apply for a loan • apply for any credit union service • use your credit or debit card or pay your bills We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only <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 State laws and individual companies may give you additional rights to limit sharing.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.

Definitions

Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • <i>Our affiliate financial company is CUCB (Credit Union Cooperative Branching, LLC).</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • <i>Nonaffiliates we share with can include service providers, insurance companies, and others, such as companies that mail Telco's authorized promotion(s).</i>
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> • <i>Our joint marketing partners include financial service providers, such as our bill pay and website companies.</i>

Other important information