

**JACKSON COUNTY TEACHERS FEDERAL CREDIT UNION  
PRIVACY POLICY**

**Recognition of Your Expectation of Privacy.** We recognize that you expect privacy and security of your personal and financial data. We understand the need to safeguard our sensitive information about you that you have entrusted to us. We maintain standards and procedures designed to prevent misuses of this information

**Our Collection, Retention and Use of Information about You.** We collect, retain and use information about you only where we reasonably believe that it will help us conduct business or provide products, services and other opportunities to you. We collect and retain information about you only for specific business purposes and we will tell you why we are collecting and retaining it upon your request. We use information to protect and administer your records, accounts and funds; to comply with certain laws and regulations; to help us design or improve our products and services; and to understand your financial needs so that we can provide you with quality products and services.

**Our Maintenance of Accurate Information.** We have procedures to help assure that your financial information is accurate, current and complete in accordance with commercial standards. We also have procedures to respond to your request to correct inaccurate information in a timely manner. While some of these procedures are required by federal or state law, we have implemented additional procedures to maintain accurate, current and complete financial information including processes to update information and remove old information.

**Limiting Employee Access to Information.** We have procedures that limit employee access to personally identifiable information to those employees with a business reason to know such information about you. We educate our employees about the importance of confidentiality and customer privacy through standard operating procedures, special training programs and our policy on ethics. We take appropriate disciplinary measure to enforce employee privacy responsibilities.

**Security Procedures to Protect Information.** We maintain security standards and procedures to help prevent unauthorized access to confidential information about you. We update and test out technology to improve the protection of our information about you and to assure the integrity of our information.

**Restrictions on Disclosing Information to Parties Outside our Affiliates.** We do not reveal specific information about your accounts or other personally identifiable data to parties outside our credit union for their independent use unless:

- (1) You request or authorize it;
- (2) The information is provided to help complete a transaction initiated by you;
- (3) The information is provided to a reputable credit bureau or similar information reporting agency;
- (4) The disclosure otherwise is lawfully permitted or required.
- (5) We do not provide account or personal information to non-financial companies for the purpose of independent telemarketing or direct mail marketing of any non-financial products or services of those companies.

**Maintaining Your Privacy in Business Relationships with Parties Outside our Affiliates.** Sometimes it is necessary to provide personally identifiable information about you to a party outside our credit union, such as to a vendor or service company that we hire to provide support or services for one or more of our products. These vendors and service companies agree to safeguard our confidential information about you and your products and services with us and must abide by applicable law.

**Disclosing our Privacy Commitment to You.** We want you to understand our commitment to personal and privacy and our use of information. For this reason, we have prepared these Privacy Principles. You may contact us at 361-782-5745 for additional information or a copy of this statement. These Privacy Principles apply to individuals and we reserve the right to change them along with related provisions at any time.