

**FACTS**

**WHAT DOES AMOCO FEDERAL CREDIT UNION ("AMOCO") 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 payment history
- Credit history and credit scores

**How?**

All financial companies need to share members' personal information to run their everyday businesses. In the section below, we list the reasons financial companies can share their members' personal information; the reasons AMOCO chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does AMOCO share?	Can you limit this sharing?
<b>For our everyday business purposes –</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	<b>Yes</b>	<b>No</b>
<b>For our marketing purposes –</b> to offer our products and services to you	<b>Yes</b>	<b>No</b>
<b>For joint marketing with other financial companies</b>	<b>Yes</b>	<b>No</b>
<b>For our affiliates' everyday business purposes –</b> information about your transactions and experiences	<b>Yes</b>	<b>No</b>
<b>For our affiliates' everyday business purposes –</b> information about your credit worthiness	<b>Yes</b>	<b>Yes</b>
<b>For our affiliates to market to you</b>	<b>Yes</b>	<b>Yes</b>
<b>For nonaffiliates to market to you</b>	<b>No</b>	<b>We don't share</b>

**To limit our sharing**

- Call **(800) 231-6053** – call us and ask to speak with one of our representatives about opting out

**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 continue to share your information as described in this notice.

However, you can contact us at any time to limit our sharing.

**Questions?**

Call **(800) 231-6053** or go to <https://www.amocofcu.org/>

Who we are	
Who is providing this notice?	AMOCO Federal Credit Union

What we do	
How does AMOCO 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. We also regularly test our information security systems, require employees to follow information security standards, and require third-party companies to protect your information.
How does AMOCO collect my personal information?	We collect your personal information, for example, when you: <ul style="list-style-type: none"> <li>▪ Open an account or make deposits or withdrawals from your account</li> <li>▪ Pay your bills or apply for a loan</li> <li>▪ Use your credit or debit card</li> </ul> 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"> <li>▪ sharing for affiliates' everyday business purposes – information about your credit worthiness</li> <li>▪ affiliates from using your information to market to you</li> <li>▪ sharing for nonaffiliates to market to you</li> </ul> State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.
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 may be financial and non-financial companies. <ul style="list-style-type: none"> <li>▪ Our affiliates include RISE Financial Group, LLC, and its holdings, including AMOCO Insurance Agency, LLC.</li> </ul>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> <li>▪ AMOCO Federal Credit Union does not share with nonaffiliates so they can market to you.</li> </ul>
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> <li>▪ Our joint marketing partners include categories of companies such as insurance companies, investment companies, and direct marketing companies.</li> </ul>

Other important information	
<p><b>Do Not Call Policy:</b> This notice constitutes our Do Not Call Policy under the Telephone Consumer Protection Act for all consumers. We do not solicit via telephone numbers listed on the state or federal Do Not Call lists, unless the law allows. <b>Call Monitoring:</b> Your telephone calls with us may be monitored or recorded. <b>NV Residents:</b> We are providing you this notice pursuant to Nevada law. You may be placed on our Do Not Call List by calling (800) 231-6053 and asking about your marketing preferences or by writing us at AMOCO Federal Credit Union, P.O. Box 889, Texas City, TX 77592-0889. Nevada law requires that we provide the following contact information: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Suite 3900, Las Vegas, NV 89101; phone number: (702) 486-3132; email: <a href="mailto:aginfo@ag.state.nv.us">aginfo@ag.state.nv.us</a>. <b>State Law:</b> We follow state law where state law provides you with additional privacy protections. <b>Important Credit Reporting Notice:</b> We may report information about your account(s) to credit bureaus and/or consumer reporting agencies, such as late payments, missed payments, or other defaults on your account(s), that may be reflected in your credit report and/or consumer report.</p>	