

# FACTS

## WHAT DOES South Texas Area Resources (STAR) Credit Union DO WITH YOUR PERSONAL INFORMATION?

<b>Why?</b>	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.
<b>What?</b>	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"> <li>■ Social Security number and income</li> <li>■ account balances and payment history</li> <li>■ account transactions and checking account information</li> </ul>
<b>How?</b>	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 STAR Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does STAR Credit Union 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	YES	NO
<b>For our marketing purposes—</b> to offer our products and services to you	YES	NO
<b>For joint marketing with other financial companies</b>	YES	YES
<b>For our affiliates' everyday business purposes—</b> information about your transactions and experiences	NO	NOT SHARED
<b>For our affiliates' everyday business purposes—</b> information about your creditworthiness	NO	NOT SHARED
<b>For nonaffiliates to market to you</b>	YES	YES

<b>To limit our sharing</b>	<ul style="list-style-type: none"> <li>■ Call 361-242-7827 —our menu will prompt you through your choice(s)</li> <li>■ Visit us online: <a href="http://www.starcu.org">www.starcu.org</a></li> <li>■ Mail the form below</li> </ul> <p><b>Please note:</b></p> <p>If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our customer, 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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<b>Questions?</b>	Call 361-242-7827 or go to <a href="http://www.starcu.org">www.starcu.org</a>
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Mail-in Form	
<b>If you have a joint account, your choice(s) will apply to everyone on your account.</b>	Mark any/all you want to limit: <input type="checkbox"/> Do not share my personal information with joint marketing partners to market to me. <input type="checkbox"/> Do not share my personal information with Non-affiliates to market to me.
Name	
Address	
City, State, Zip	
<b>Mail To:</b>	<b>South Texas Area Resources (STAR) Credit Union</b> PO Box 10324 Corpus Christi, Texas 78460-0324

Who we are	
Who is providing this notice?	South Texas Area Resources (STAR) Credit Union
What we do	
How does STAR 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 do not disclose non-public personal information about our members and former members to anyone except as permitted by law.
How does STAR Credit Union collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> <li>■ open an account or use your credit or debit card</li> <li>■ complete acct. transactions or apply for a loan</li> <li>■ communicate with us regarding your account</li> </ul> We also collect your personal information from others, such as credit bureaus.
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 creditworthiness</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.
What happens when I limit sharing for an account I hold jointly with someone else?	If you have a joint account, your choice(s) 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"> <li>■ NONE</li> </ul>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>■ STAR Credit Union shares mailing information with insurance companies who market products to our members.</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>■ STAR Credit Union shares mailing information with our joint marketing partners who market products to our members.</li> </ul>
Other important information	
We may disclose information about you under other circumstances as permitted by law or when required to do so by the government, responding to a subpoena or court order, judicial process or regulatory authorities.	

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