

PRIVACY NOTICE

Your privacy is important to United Energy Credit Union. This is our pledge to you and, as you will see by reading this statement of our privacy practices, we take our promise very seriously. We will demonstrate and maintain an unwavering commitment to protect the privacy of our members. We will also align our practices to support the privacy policies that our affiliates adopt to protect our members.

We collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications or other forms;
- Information about your transactions with us, our affiliates, or others; and
- Information we receive from a consumer-reporting agency.

We may disclose all of the information we collect, as described above, to companies that perform marketing services on our behalf or to other financial institutions with whom we have joint marketing agreements.

We do not disclose any nonpublic personal information about our members and former members to anyone, except as permitted by law. We will disclose information to third parties about your account under the following circumstances:

- where it is necessary for completing transactions; or
- in order to verify the existence and condition of your account for a third party, such as a credit bureau, or merchant; or
- in order to comply with government agency or court orders; or
- if you give us written permission.

We maintain strong security controls to ensure that the nonpublic personal information in our files and computers is protected. We maintain physical, electronic and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

Our goal is to provide you with the best financial products and services available. Our commitment is to protect your privacy in all situations and to work closely with our affiliates in meeting your needs.

You have the right to request that your information be excluded when we disclose information to a third party service provider that performs marketing on our behalf. To request this exclusion, call the credit union at #713-654-5430 or 800-380-5430 and state your name, member number and your request to be excluded.

WHAT MEMBERS CAN DO TO HELP

1. Protect your account numbers, card numbers, PINs and passwords. Never keep your PIN with your ATM or credit card which can provide free access to your account if your card is lost or stolen.
2. Use caution when disclosing your account number or social security number to other persons. If someone calls you, explains the call is on behalf of the credit union and asks for your account number, you should beware. Official credit union staff will have access to your information and will not need to ask for it
3. Keep your information with us current. It is important that we have current information on how to reach you. If we detect potentially fraudulent or unauthorized activity or use of the account, we will attempt to contact you immediately. If your address or phone number changes, please let us know.
4. Let us know if you have questions. Please do not hesitate to call us -- we are here to serve you.