SABINE
Federal Credit Union

Rev. 11/26

FACTS

WHAT DOES SABINE 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: ▪ Social Security number and account balances ▪ credit history and credit scores ▪ income and payment history When you are *no longer* our member, we continue to share your information as described in this notice.
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 Sabine Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Sabine Federal Credit Union 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 to report to credit bureaus	Yes	No
For our marketing purposes – to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes – information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes – information about your creditworthiness	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions?	Call toll-free (888) 319-SFCU or go to www.sabinefcu.org

What we do

How does Sabine 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 Sabine Federal Credit Union collect my personal information?	We collect your personal information, for example, when you ▪ open an account or deposit money ▪ pay your bills or use your credit or debit card ▪ apply for financing 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 ▪ 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 law and individual companies may give you additional rights to limit sharing.

Definitions

Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. ▪ *Sabine Federal Credit Union has no affiliates*.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. ▪ *Sabine Federal Credit Union does not share with our nonaffiliates so they can market to you.*
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. ▪ *Our joint marketing partners include insurance companies* and *broker dealer.*

Other important information

Text Messaging (SMS) Program

What we collect. When you opt in to receive text messages from Sabine Federal Credit Union, we collect your mobile phone number, your opt-in consent (including the date, time, and method of opt-in), and the message history needed to deliver and support the service.

How we use it. We use your mobile number and SMS consent only to send the text messages you agreed to receive, such as account alerts, security and fraud notifications, appointment reminders, and service updates, and to respond to your replies. Message frequency varies. Message and data rates may apply. Reply **STOP** to opt out at any time or **HELP** for help.

Who we share it with. Your mobile number is shared only with the service providers that deliver text messages on our behalf, and only as needed to send those messages. No mobile information will be shared with third parties or affiliates for marketing or promotional purposes.

SMS consent is not shared with third parties or affiliates. Text messaging originator opt-in data and consent are excluded from all of the information-sharing categories described in this notice and will not be shared with any third parties or affiliates.

Online Privacy Policy

This privacy policy is available online at https://www.sabinefcu.org/privacy/. Our SMS Terms of Service are included below and at the same address. A link to this policy is provided near the consent language on our web forms and in the footer of our website. For questions, call toll-free (888) 319-SFCU.

SMS Terms of Service

By opting in to SMS from a web form or other medium, you agree to receive SMS messages from Sabine Federal Credit Union. Messages may include account notifications and alerts, security and fraud alerts, appointment reminders, service updates, and two-way conversations with credit union staff.

Message frequency varies. Message and data rates may apply. To opt out at any time, reply **STOP** to any message. For assistance, text **HELP**, call (888) 319-SFCU, or visit our website at www.sabinefcu.org. Carriers are not liable for delayed or undelivered messages.

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