
March 2023 Newsletter



Branch Locations: Crowley · Euless · Haslet · Mineola · Canton

www.mycutx.com

Message to Members

2022 was a difficult year for many of us in some way or another. We have all been affected by inflation in some way, and with auto loan rates and mortgage rates at the highest we've seen in years, it's making it hard to buy your dream car or home. My Credit Union has adjusted operations to make sure members have access to their accounts and will continue to offer the best care and support for our membership. We introduced a new mobile app and digital pay for added convenience to make loan payments wherever you are.

Refinance and Save

Reduce your auto interest rate to as low as 5.24% APR and it could net you monthly savings.

One of the greatest advantages of membership at My Credit Union has been our auto refinance program. We understand members may purchase a new or used auto over the weekend when the credit union is close. No problem! We offer you the chance to refinance your new or used auto loan with us.

You can apply online at www.mycutx.com

We are very competitive on our rates and terms and will do our best, within our means, to match or beat any other offer. We also offer lending on home equities, mortgage loans, shared secured/unsecured credit cards and personal loans. Call your local branch and we will answer any questions you may have!

NMLS#401285 – My Credit Union is an equal opportunity lender. Short-term home equity loan rates as low as 5.49% APR

Need to make a payment? Check out our new Digital Pay feature! Pay on your loan from an external financial institution using a debit card or ACH for a small fee of just \$4.95.

2023 Annual Meeting

Please join us on May 22nd, 2023, at 1pm via Zoom to learn about the credit union and help elect our directors. Applications to serve as a Board of Director may be obtained by emailing rsmith@mycutx.com. There are two positions up for renewal this year. The link will be provided in May prior to the meeting by emailing promos@mycutx.com.

Important Announcement

In June, your credit card will get a new look as we migrate to a new processor. With this conversion, you will be issued a new credit card number with a brand new design, including an EMV chip. You will have access to download an app that will allow you to set controls for your credit card. More info to come, please make sure to check our website for updates as we get closer.

More Important News

Debit Card Fraud Protection

Your My Credit Union debit card comes with some added fraud protection. If there is any activity that seems fraudulent, you will receive an email, text and phone call from our third-party fraud department. Please know that you will never be asked for your PIN, expiration date, your account number or any other personal information. If you are ever unsure about any notification you receive, please contact your local branch and we can assist you.

Tips to Avoid Fraud

- Never let anyone gain access to your computer
- Be cautious of a suspicious phone call or text message
- Review your account information regularly
- Watch out for deals that are too good to be true

Complaint Notice Disclosure

This credit union is incorporated under the laws of the State of Texas and under state law is subject to regulatory oversight by the Texas Credit Union Department. If the dispute is not resolved to your satisfaction, you may file a complaint against the credit union by contacting the Texas Credit Union Department at:

914 East Anderson Lane

Austin, Texas 78752-1699

P: 512-837-9236

F: 512-832-0278

Website: www.cud.texas.gov

Email: complaints@cud.texas.gov

There are certain credit union documents available upon request from members.



Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government. NCUA, a U.S. Government Agency.

Download our App today!



- E-statements
- Mobile Deposit
- Digital Pay
- Check your balances
- And so much more!

We upgraded to multi-factor authentication to further secure the safety of your account. Our data processor has safeguards in place and will report to us about any threats they have monitored or stopped.

Make sure to stop by our homepage and follow us on Facebook for important news that may not be listed on your e-statement.

FACTS

WHAT DOES MY CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?

Why?	<p>My Credit Union, your member owned financial institution, is committed to providing you with competitive products and services to meet your financial needs and help you reach your goals. We are equally committed to protecting the privacy of our members. Under federal law, we are required to give you this privacy notice. It describes our credit union's privacy policy and practices concerning the personal information we collect and disclose about our members. It also includes information about the parties who receive personal and sometimes nonpublic information from us as we conduct the business of the credit union.</p> <p>If after reading this notice you have questions, please contact us at: (817) 428-2463 or write to: Privacy Notice Officer My Credit Union, 13016 Highway 287 Haslet, Texas 76052</p>
What?	<p><u>Information We Collect About You</u></p> <p>We collect nonpublic personal information about you from the following sources:</p> <ul style="list-style-type: none">• Information we receive from you on applications and other forms• Information about your transactions with us• Information we receive from a consumer reporting agency• Information obtained when verifying the information, you provide on an application or other forms; this may be obtained from your current or past employers, or from other institutions where you conduct financial transactions <p>We may disclose all of the information we collect, as described above, as permitted by law.</p>
How?	<p><u>Parties Who Receive Information From Us</u></p> <p>We may disclose nonpublic personal information about you to the following types of third parties:</p> <ul style="list-style-type: none">• Financial service providers, such as insurance companies, mortgage service companies, and securities broker-dealers• Non-financial companies, such as consumer reporting agencies, data processors, check/share draft printers, financial statement publishers, plastic card processors, and government agencies <p><u>Disclosure of Information to Parties That Provide Services to Us</u></p> <p>In order for us to conduct the business of the credit union, we may disclose all of the information we collect, as described above, to companies that perform marketing or other services on our behalf or to other financial institutions with whom we have joint marketing agreements so that we may provide members competitive products and services. We may also disclose nonpublic personal information about you under circumstances as permitted or required by law. These disclosures typically include information to process transactions on your behalf, conduct the operations of our credit union, and follow your instructions as you authorize, or protect the security of our financial records.</p> <p>To protect our members' privacy, we only work with companies that agree to maintain strong confidentiality protections and limit the use of information we provide. We do not permit these companies to sell the information we provide to other third parties.</p>

Reasons we can share your personal information	Does My 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 our affiliates to market to you	No	We don't share
For non-affiliates to market to you	No	We don't share
What we do		
How to Opt Out or Stop Certain Disclosures About You	<p>If you prefer that we do not disclose nonpublic personal information about you to nonaffiliated third parties, you may opt out of those disclosures – you may direct us not to make those disclosures (other than disclosures permitted by law). If you wish to opt out of the disclosures to nonaffiliated third parties, you may select one of the following:</p> <ul style="list-style-type: none"> • Call the following number: local (817) 428-2463 • Ask to be mailed a privacy disclosure and opt out form and return it to: Privacy Notice Officer My Credit Union, 13016 Highway 287 Haslet, Texas 76052 <p>You may opt out of these disclosures at any time. This opt out, by law, will not apply to disclosures that are legally permitted or disclosure we make to companies that perform services on our behalf or to other financial institutions that have joint marketing agreements with us.</p> <p>Once we receive your request, we have a reasonable amount of time to stop the disclosures. You may always contact us for assistance if you wish to later revoke your opt out election.</p>	
Note to joint account holders	<p>If you and someone else (or others) who is/are not member(s) of our credit union has/have obtained a financial product from us, the nonmember(s) is/are eligible to exercise the right to opt out. If any one of you exercises the right to opt out, we will treat it as if all of you directed us to not make disclosures to non-affiliated third parties (except those that are permitted by law).</p>	
Disclosure of Information About Former Members	<p>If you terminate your membership with My Credit Union, we will not share information we have collected about you, except as may be permitted or required by law.</p>	
How We Protect Your Information	<p>We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, or procedural safeguards that comply with federal regulations to guard your nonpublic personal information.</p>	
What Members Can Do to Help	<p>My Credit Union is committed to protecting the privacy of its members. Members can help by following these simple guidelines:</p> <ul style="list-style-type: none"> • Protect your account numbers, plastic card numbers, PINs (personal identification numbers) or passwords. Never keep your PIN with your card, which can provide free access to your accounts if your card is lost or stolen. • Use caution when disclosing your account numbers, social security numbers, etc. to other persons. If someone calls you explaining 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. 	