

DALLAS TxDOT NEWSLETTER

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Fourth Quarter Dividend Declared

The Board of Directors has declared a dividend rate of .10% for the quarter ending Dec. 31st, 2011. Annual Percentage Yield on share accounts with a balance of \$100 up to \$4,999. Annual Percentage Yield on share accounts with a balance of \$100 up to \$4,999 is .10%. The Board of Directors also declared a dividend rate of .20% for the quarter on accounts with \$5,000 to \$9,999. Annual Percentage Yield on those share accounts is .20%. For accounts with a \$10,000 up to 14,999 a dividend rate of .25%. Annual Percentage Yield is .25%. For accounts with \$15,000 or more will have a dividend rate of .35%. Annual Percentage Yield is .35%. A dividend rate of .05% will be paid on share draft accounts with a balance of \$300 or more. Annual Percentage Yield on share draft accounts with \$300 or more is .05%.
You may contact the credit union for further information on fees and terms.

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DALLAS TxDOT CREDIT UNION PRIVACY NOTICE

WHAT DOES DALLAS TxDOT CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?

- Why?** Financial companies choose how they share our 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 • Credit history • Account balances • Credit card or other debt • Transaction or loss history • Checking account information
- How?** All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information, the reasons Dallas TxDot Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does 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 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	No	We do not share
For our affiliates' everyday business purposes - information about your transactions and experiences	No	We do not share
For our affiliates' everyday business purposes - information about your creditworthiness	No	We do not share
For non affiliates to market to you	Yes	Yes

What We Do

How does Dallas TxDot 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 safeguard and secured files and buildings.

How does Dallas TxDot Credit Union collect my personal information?

We collect your personal information, for example, when you • *Open and account* • *Provide account information* • *Apply for a loan* • *Give us your contact information* • *Give us your income information*

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 non affiliates to market to you

State laws and individual companies give you additional rights to limit sharing

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 can be financial and non-financial companies.

- *Dallas TxDot Credit Union*

Non affiliates - Companies non-related by common ownership or control. They can be financial and non-financial companies.

- *Third part service providers*

Joint Marketing - A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *CUNA Mutual Insurance Group, American Income Life*

Please note:

If you are a new customer, we can begin sharing your information 30 days from the date we sent this notice. When you are *no longer* our customer, we continue to share your information as described in this notice.

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

