

Nueces Electric Cooperative Privacy Notice for Members

At Nueces Electric Cooperative, Inc., your privacy is important to us. We are committed to maintaining the confidentiality, security and accuracy of your personal information. This Privacy Notice (the "Privacy Notice") describes personal information, including social security number, collected by Nueces Electric Cooperative, Inc., or its affiliates (including entities listed below, all of which are collectively known as "Nueces Electric Cooperative, Inc."), and it describes how Nueces Electric Cooperative, Inc. uses this information and to whom it may be disclosed.

This Privacy Notice will advise you about how we protect your social security number and other personal information. Please read this policy carefully. From time to time, we may need to change this policy in order to address new issues or to comply with governmental regulations. We will make notice of such changes available to you and will post the changes on the Nueces Electric Cooperative, Inc. website at www.nueceselectric.org and www.necretail.com.

This Privacy Notice covers the activities of the following Nueces Electric Cooperative, Inc. entities with respect to Texas residents:

- Nueces Electric Cooperative, Inc.
- Nueces Electric Cooperative Retail Division

What is Personal Information?

For the purposes of this Privacy Notice, "Personal Information" means information about an identified or identifiable individual, including an individual's social security number. Personal Information does not include the name, title, business address, e-mail address or business telephone number of an employee of an organization when used for business communications.

This Privacy Notice does not cover Personal Information collected from or about our employees.

Personal Information That Nueces Electric Cooperative, Inc. Collects

We collect and maintain different types of personal information about individuals with whom we interact. This information includes:

- Contact and identification information, such as name, address, telephone number, e-mail address, date and place of birth, mother's maiden name, social security number and driver's license number;
- Product and service related information, such as information on your energy needs and use (i.e. characteristics about your home, family size, etc.);
- Credit and financial information such as billing and credit history or payment history and employment and income information;
- Customer relationship information, such as customer service requests; and
- Business relationship information.

We may also collect market-related information, which may include Personal Information, concerning market trends and activities impacting our business. This information may include contract terms, financial information and other information for the purpose of market analysis and strategic planning. This information may also include information related to our media and public relations activities and information related to our interactions with financial and other analysts and advisors.

Where permitted or required by applicable law or regulatory requirements, we may collect information about you without your knowledge or consent.

How Nueces Electric Cooperative, Inc. Collects and Uses Your Personal Information

We collect Personal Information to allow us to manage and develop our business and operations.

Specifically, we collect your Personal Information when establishing a business relationship with you, including enrollment for services provided by Nueces Electric Cooperative, Inc., and for obtaining credit approval for the establishment of such services.

In addition, we use your Personal Information in the management and development of our business and operations and to distribute cooperative information and capital credits, including:

- Establishing, managing and terminating business relations with you;
- Reviewing the products and services that we provide to you;
- Obtaining credit approval;
- Informing you of our products and services other than those that you have specifically requested;
- Informing you of products and services Nueces Electric Cooperative, Inc., or carefully selected third parties, may wish to offer you;
- Responding to your comments or requests for information or services;
- Collecting for payment(s) due;
- Protecting Nueces Electric Cooperative, Inc. against error, fraud, theft and damage to our goods and property;
- Distributing annual capital credit allocation notices and in returning capital credits to members;
- Enabling us to comply with applicable law or regulatory requirements; and
- Any other reasonable purpose to which you consent.

How Nueces Electric Cooperative, Inc. Protects Your Personal Information

Nueces Electric Cooperative, Inc. will endeavor to safeguard Personal Information using reasonable procedures to protect against the unlawful use or disclosure of your Personal Information, and will specifically endeavor to maintain the confidentiality and security of your social security number. We will, from time to time, modify our procedures as needed in order to protect and maintain the security of your Personal Information.

Access to and Disclosure Of Personal Information

The following persons and parties have access or may be provided access to some or all of your Personal Information in order to assist Nueces Electric Cooperative, Inc. in establishing, maintaining and managing our business relationship with you:

- Authorized employees of Nueces Electric Cooperative, Inc.;
- Authorized contractors and consultants, including debt collection agencies, who have been hired by Nueces Electric Cooperative, Inc. to provide services to Nueces Electric Cooperative, Inc. or its customers and who have agreed to abide by the terms of this Privacy Notice; and
- Authorized parties, including third parties who provide services to Nueces Electric Cooperative, Inc. or on our behalf or third parties who collaborate with Nueces Electric Cooperative, Inc. in the provision of services to you.

In addition, your Personal Information may be disclosed when, for example, it is:

- Permitted or required by applicable law or regulatory requirements;
- Part of Nueces Electric Cooperative, Inc.'s regular reporting activities to other Nueces Electric Cooperative, Inc. divisions;
- During emergency situations or when necessary to protect the safety of a person or group of persons;
- Personal Information that is already available to the public by federal, state or local government;
- To another party, in the event of a change in ownership of all or a part of Nueces Electric Cooperative, Inc. through some form of merger, purchase, sale, lease or amalgamation or other form of business combination, provided that the parties are bound by appropriate agreements or obligations which require them to use or disclose your Personal Information in a manner consistent with the use and disclosure provisions of this Privacy Notice, unless you consent otherwise; and
- To any party upon your written consent.

We may use or disclose your personal information without your knowledge or consent where we are permitted or required by applicable law or regulatory requirements to do so.

Accuracy of Your Personal Information

It is important that the Personal Information Nueces Electric Cooperative, Inc. holds about you is accurate and current. Nueces Electric Cooperative, Inc. requires you to keep us informed of changes to any Personal Information.

Accessing Your Personal Information

If you want to know what Personal Information Nueces Electric Cooperative, Inc. holds about you or wish to change Personal Information that is inaccurate or out of date, please contact us at the address listed below. It may not always be possible to modify or remove completely information in our databases, although we will make reasonable efforts to do so upon your written request.

How Does Nueces Electric Cooperative, Inc. Dispose Of Personal Information

For Personal Information that is not to be retained by Nueces Electric Cooperative, Inc. for any reason, we will destroy or arrange for the destruction of the records that contain sensitive Personal Information, which includes your social security number.

Contacting Us

To get more information about Nueces Electric Cooperative, Inc.'s Privacy Notice or to update your Personal Information, please

- Email us at memberhelp@nueceselectric.org
- or
- Write to us at:

P.O. Box 1032
Robstown, Texas 78380

Your Acceptance Of These Terms

By providing Nueces Electric Cooperative, Inc. with your Personal Information, you signify your understanding and acceptance of this Privacy Notice.

Revisions to this Privacy Notice

Nueces Electric Cooperative, Inc. may from time to time make changes to this Privacy Notice to reflect changes in legal or regulatory obligations or changes in the manner in which we deal with personal information. We will post any revised version of this Privacy Notice on our website. This Privacy Notice was last updated on April 1, 2009.

This Privacy Notice does not create or confer on any individual or on Nueces Electric Cooperative, Inc. any rights, or impose on Nueces Electric Cooperative, Inc. any obligations beyond any rights conferred or obligations imposed by Legislation.

Reviewed: April 1, 2009