

FACTS

WHAT DOES EDUCATIONAL CREDIT UNION (ECU) 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 income
- account balances and payment history
- transaction history and credit history

When you are no longer our member, we may continue to share 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 ECU chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does ECU 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	Yes	No
For our affiliates' everyday business purposes - information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes - information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For non-affiliates to market to you	No	Yes

To limit our sharing

- Call 785-271-6900

Please note:

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

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

Who we are	
Who is providing this notice?	This privacy policy is being provided by Educational Credit Union and applies to the memberships and the products and services offered in conjunction with those memberships.
What we do	
How does ECU 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 ECU collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> ▪ open an account or use your debit or credit card ▪ give us your contact information or pay your bills ▪ provide employment information
Why can't I limit all sharing	Federal law gives you the right to limit only <ul style="list-style-type: none"> ▪ 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
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ▪ <i>Our affiliates include the Credit Union Service Center, Credit Union Mortgage Services, and Credit Union ATM Network.</i>
Non-affiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ▪ <i>ECU does not share with non-affiliates for marketing purposes.</i>
Joint marketing	A formal agreement between non-affiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> ▪ <i>Our joint marketing providers can include institutions such as insurance companies.</i>
Other important information	
For questions or concerns please call 785-271-6900.	