

FACTS**WHAT DOES EASTMAN 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 that we tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	<p>The types of personal information that we collect and share depends on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> • Social Security Number and account transactions • Account balances and payment history • Transaction history and credit history <p>When you are <i>no longer</i> our member, we continue to share your information as described in this notice.</p>
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 Eastman Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information:	Does Eastman 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 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 don't share
For our affiliates' everyday business purposes – Information about your transactions and experiences.	Yes	No
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 nonaffiliates' to market to you.	No	We don't share

Questions?	Call 800-999-2328 or go to www.ecu.org
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Who We Are	
Who is providing this notice?	Eastman Credit Union, including its subsidiaries, ECU Financial Services, Inc. and ECU Title Services LLC d/b/a ECU Title & Escrow
What We Do	
How does Eastman 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 security safeguards and secured files and buildings.
How does Eastman Credit Union collect my personal information?	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> • Open an account or deposit money • Pay your bills or apply for a loan • Use your credit or debit card <p>We also collect your personal information from other sources such as credit bureaus, affiliates or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only:</p> <ul style="list-style-type: none"> • Sharing for affiliates' everyday business purposes – information about your credit worthiness. • Affiliates from using your information to market to you. • Sharing for nonaffiliates to market to you. <p>State laws and individual companies may give you additional rights to limit sharing.</p>
Definitions	
Affiliates	<p>Companies related to common ownership or control. They can be financial and nonfinancial companies.</p> <p><i>Eastman Credit Union's affiliates are ECU Financial Services, Inc. and ECU Title Services LLC d/b/a ECU Title & Escrow</i></p>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>Eastman Credit Union does not share your personal information with non-affiliates to market to you.</i>
Joint Marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • <i>Eastman Credit Union does not share member information under any joint marketing agreements.</i>
Other Important Information	