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Privacy Statement



FACTS	WHAT DOES E-CENTRAL 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 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: <ul style="list-style-type: none"> Social Security number and income account balance and payment history credit history and credit score When you are <i>no longer</i> our member, we continue to share your 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 E-Central Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does E-Central 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	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 nonaffiliates to market to you	No	We don't share

Questions? Call 626-799-6000 or go to www.ecentralcu.org

Who we are

Who is providing this notice?	E-Central Credit Union
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What we do

How does E-Central 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 safeguards and secured files and buildings.
How does E-Central Credit Union collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> Open an account or apply for a loan Deposit money or use your credit or debit card Pay your bills We also collect information from others such as credit bureaus or other companies.
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 nonaffiliates to market to you. State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.

Definitions

Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> E-Central Credit Union does NOT share with our affiliates
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> E-Central Credit Union does not share with nonaffiliates so they can market to you.
Joint marketing	A formal agreement between nonaffiliated financial companies that market financial products or services to you. <ul style="list-style-type: none"> Our joint marketing partners include insurance companies.

Other Important Information

California law limits an institution from sharing with non-affiliated third parties except as necessary for our everyday business purposes, or to offer our products and services to you, unless you have given us permission.

California law limits an institution from sharing information with affiliates, except as necessary for our everyday business purpose, or to offer our products and

California law limits an institution from sharing information with affiliates, except as necessary for our everyday business purpose, or to offer our products and services to you, unless we have provided you an opportunity to opt-out of this sharing.

E-Central Credit Union does not share information with affiliates or non-affiliates for other than our everyday business purposes or to offer our products and services to you.

If you are a California resident, please read the form entitled "[Important Privacy Choices for Consumers](#)" which includes details on how you can limit our information sharing under California law.

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This credit union is federally insured by the National Credit Union Administration.
Your savings are insured up to at least \$250,000 and backed by the full faith and credit of the United States Government.
Individual Retirement Accounts are insured up to \$250,000.
E-Central is an Equal Housing Lender and registered with the Nationwide Mortgage Licensing System & Registry (NMLS#: 402604).