



Rev. 03/2013

FACTS

WHAT DOES ECU 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:

- social security number and income
- account balances and transaction history
- credit history and payment scores

When you are no longer 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 ECU Credit Union 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	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 800.382.2400 or go to www.ecucreditunion.com

Who we are	
Who is providing this notice?	ECU Credit Union
What we do	
How does ECU 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 ECU Credit Union collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • open/apply for an account or use your ATM, debit or credit card • make account transactions or use Online Banking and Bill Pay • provide us with your contact and account information <p>We also collect your personal information from other companies such as credit bureaus.</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 creditworthiness • 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 by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • ECU Credit Union has no affiliates
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • ECU Credit Union does not share with nonaffiliates so they can market to you.
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"> • ECU Credit Union does not joint market
Other important information	
<p>For more information on our Privacy Policy, you may write us at P.O. Box 4818, Seminole, FL 33775, call us at 800.382.2400 or visit our web site at www.ecucreditunion.com</p> <p>What You Can Do To Protect Your Privacy - Always protect your account numbers, card numbers, PINs and passwords. Use caution when disclosing this information to others. Official Credit Union staff will have access to this information and will not need to ask you for it. Keep your personal information with us current. If your address or phone number changes, please inform us immediately.</p>	