

**FACTS****WHAT DOES Edison Credit Union Inc  
DO WITH YOUR PERSONAL INFORMATION?**

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| <b>Why?</b>  | 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.   |
| <b>What?</b> | <p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> <li>■ Social Security number and <b>Income</b></li> <li>■ <b>Credit History</b> and <b>Payment History</b></li> <li>■ <b>Credit Scores</b> and <b>Account balance</b></li> </ul> <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p> |
| <b>How?</b>  | All financial companies need to share <b>Members</b> personal information to run their everyday business. In the section below, we list the reasons financial companies can share their <b>Members</b> personal information; the reasons <b>Edison Credit Union Inc</b> chooses to share; and whether you can limit this sharing.  |

| Reasons we can share your personal information  | Does Edison Credit Union share? | Can you limit this sharing? |
|---|---------------------------------|-----------------------------|
| <b>For our everyday business purposes—</b><br>such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus | yes                             | no                          |
| <b>For our marketing purposes—</b><br>to offer our products and services to you   | yes                             | no                          |
| <b>For joint marketing with other financial companies</b>   | yes                             | no                          |
| <b>For our affiliates' everyday business purposes—</b><br>information about your transactions and experiences   | no                              | not shared                  |
| <b>For our affiliates' everyday business purposes—</b><br>information about your creditworthiness   | no                              | not shared                  |
| <b>For nonaffiliates to market to you</b>   | no                              | not shared                  |

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| <b>Questions?</b> | Call 937-325-3582 or go to <a href="mailto:edisoncu@ameritech.net">edisoncu@ameritech.net</a> |
|-------------------|---|

## Who we are

Who is providing this notice?

Edison Credit Union Inc

## What we do

How does **Edison Credit Union Inc** 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 **Edison Credit Union Inc** collect my personal information?

We collect your personal information, for example, when you

- Apply for loans or open an account
- Pay your bills or Use your credit or debit card
- make deposits or withdraws

We collect your personal information from others, such as Credit Bureaus, affiliates, or other companies

Why can't I limit all sharing?

Federal law gives you the right to limit only

- 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.

## Definitions

**Affiliates**

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- Ohio Edison has no affiliates

**Nonaffiliates**

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- Edison Credit Union does not share information with non-affiliates so they can market you

**Joint marketing**

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- Our joint marketing partners include insurance, investment and other financial services

## Other important information