

PRIVACY NOTICE

| FACTS | WHAT DOES EDUCATIONAL COMMUNITY ALLIANCE CREDIT UNION DO WITH YOUR PERSONAL INFORMATION? |
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| 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? | <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"> • Social Security number • Account balances • Payment history • Credit history • Credit card or other debt • Checking account information <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 customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Educational Community Alliance Credit Union chooses to share; and whether you can limit this sharing. |

| Reason we can share your personal information | Does Educational Community Alliance 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, for our marketing purposes, 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 | Yes |
| For our affiliates' everyday business purposes – Information about your transactions and experiences | No | We do not share |
| For our affiliates' everyday business purposes – Information about your credit worthiness | No | We do not share |
| For non-affiliates to market to you | Yes | Yes |

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| To limit our sharing | <ul style="list-style-type: none"> ▪ Call 419-381-2323 or toll-free 1-866-381-2323 <p>Please note: If you are a new member, we can begin sharing your information (30) days from the date we sent this notice.</p> |
| Questions? | <ul style="list-style-type: none"> ▪ Call 419-381-2323 or toll-free 1-866-381-2323 |

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| Who we are? | |
| Who is providing this notice? | Educational Community Alliance Credit Union |
| What we do | |
| How does Educational Community Alliance 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 Educational Community Alliance Credit Union collect my personal information? | We collect your personal information, for example, when you: <ul style="list-style-type: none"> ● Open an account ● Apply for a loan ● Use your credit or debit card ● Make deposits or withdrawals from your account ● Show your driver's license |
| | We also 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: <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 non-affiliates to market to you State laws and individual companies may give you additional rights to limit sharing. |
| What happens when I limit sharing for an account I hold jointly with someone else? | Your choices will apply to everyone on your account- unless you tell us otherwise. |
| What happens when I limit sharing for an account that I'm not the primary owner but joint owner? | If you are the joint owner, it will apply specifically to you unless you tell us otherwise. |
| Definitions | |
| Affiliates | Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ● <i>Educational Community Alliance Credit Union does not have any affiliates.</i> |
| Non-affiliates | Companies not related by common ownership or control. They can be financial or nonfinancial companies. <ul style="list-style-type: none"> ● <i>Non-affiliates we share with can include insurance companies.</i> |
| Joint marketing | A formal agreement between non-affiliate financial companies that together market financial products or services to you. <ul style="list-style-type: none"> ● <i>Marketing partners include insurance companies.</i> |