

## Privacy Policy

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FACTS	WHAT DOES EDUCATIONAL CREDIT UNION (ECU) 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?	<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 account balances</li> <li>■ transaction, credit, and payment history</li> <li>■ credit scores and income</li> </ul> <p>When you are no longer our member, we may continue to share 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 ECU chooses to share; and whether you can limit this sharing.

Reasons we can share you personal information	Does ECU share?	Can you limit this sharing?
<b>For our everyday business purposes -</b> 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> 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> information about your transactions and experiences	Yes	No
<b>For our affiliates' everyday business purposes -</b> information about your creditworthiness	No	We don't share
<b>For our affiliates to market to you</b>	No	We don't share
<b>For non-affiliates to market to you</b>	No	We don't share

Questions?	<ul style="list-style-type: none"> <li>■ Call 785-271-6900</li> </ul>
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<b>Who we are</b>	
Who is providing this notice?	This privacy policy is being provided by Educational Credit Union and applies to the memberships and the products and services offered in conjunction with those memberships.
<b>What we do</b>	
How does ECU 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.
	We collect your personal information, for example, when you

### Related Links

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[Careers](#)
[Privacy & Security](#)
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[VEHICLES FOR SALE](#)

How does ECU collect my personal information?

- open an account or apply for a loan
- use your debit or credit card, or pay your bills
- provide your contact or employment information

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 non-affiliates to market to you

#### Definitions

Affiliates

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

- *Our affiliates include the Credit Union Service Center and Credit Union ATM Network.*

Non-affiliates

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

- *ECU does not share with non-affiliates for marketing purposes.*

Joint marketing

A formal agreement between non-affiliated financial companies that together market financial products or services to you.

- *Our joint marketing providers can include institutions such as insurance companies.*

#### Other important information

For questions or concerns, please call 785-271-6900.

