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Privacy Policy



## Privacy Policy



Emerald Coast Federal Credit Union, your member owned financial institution, is committed to providing you with competitive products and services to meet your financial needs and help you reach your goals. We are equally committed to protecting the privacy of our members. Under federal law, we are required to give you this privacy notice. It describes our credit union's privacy policy and practices concerning the personal information we collect and disclose about our members. It also includes information about the parties who receive personal and sometimes nonpublic information from us as we conduct the business of the credit union.

If after reading this notice you have questions, please [contact us](#).

### FACTS - What does Emerald Coast Federal 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 account balances, credit history and credit scores, and overdraft history and payment history. 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 Emerald Coast Federal Credit Union chooses to share; and whether you can limit this sharing.



Reasons we can share your personal information	Does Emerald Coast FCU 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 to 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.	No	We don't share.
<b>For our affiliates' everyday business purposes</b> - information about your creditworthiness.	No	We don't share.
<b>For nonaffiliates to market to you.</b>	No	We don't share.

<b>What we do</b>	
<b>How does Emerald Coast FCU protect my information?</b>	<ul style="list-style-type: none"> <li>● 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.</li> </ul>
<b>How does Emerald Coast FCU collect my personal information?</b>	<ul style="list-style-type: none"> <li>● We collect your personal information, for example, when you open an account or apply for a loan, show your government-issued ID or give us your income information, or provide employment information.</li> <li>● We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</li> </ul>
<b>Why can't I limit all sharing?</b>	<ul style="list-style-type: none"> <li>● 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, and sharing for nonaffiliates to market to you.</li> <li>● State law and individual companies may give you additional rights to limit sharing.</li> </ul>

<b>Definitions</b>	
<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and nonfinancial companies. <i>Emerald Coast FCU has no affiliates.</i>
<b>Nonaffiliates</b>	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <i>Emerald Coast FCU does not share with our nonaffiliates so they can market to you.</i>
<b>Joint Marketing</b>	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <i>Our joint marketing partners include CUNA Mutual Group's MEMBERCONNECT.</i>

**What Members Can Do to Help**

Emerald Coast Federal Credit Union is committed to protecting the privacy of its members. Members can help by following these simple guidelines:

- Protect your account numbers, plastic card numbers, PINs (personal identification numbers) or passwords. Never keep your PIN with your card, which can provide free access to your accounts if your card is lost or stolen.
- Use caution when disclosing your account numbers, social security numbers, etc. to other persons. If someone calls you explaining the call is on behalf of the credit union and asks for your account number, you should beware. Official credit union staff will have access to your information and will not need to ask for it.
- Keep your information with us current. If your address or phone number changes, please let us know. It is important that we have current information on how to reach you. If we detect potentially fraudulent or unauthorized activity or use of your account, we will attempt to contact you immediately.

*Let us know if you have questions. Please do not hesitate to call us - we are here to serve you!*

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