

# FACTS

## WHAT DOES Emerald Credit Association FCU 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
- Checking Account Info and Transaction History
- Payment History and Credit History

### 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 Credit Association FCU chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Emerald 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>	No	We Don't Share
<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>	Yes	Yes
<b>For nonaffiliates to market to you</b>	No	We Don't Share

### To limit our sharing

- Call Emerald —our menu will prompt you through your choice(s) **or**
- Visit us online: [www.emeraldcu.com](http://www.emeraldcu.com)

**Please note:**

If you are a *new* customer, we can begin sharing your information 30 days from the date we sent this notice. When you are *no longer* our customer, we continue to share your information as described in this notice.

However, you can contact us at any time to limit our sharing.

### Questions?

Call 864-223-9135 or go to [www.emeraldcu.com](http://www.emeraldcu.com)

## Who we are

Who is providing this notice?

Emerald Credit Association FCU

## What we do

How does Emerald Credit Association 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 limit access to your personal information to employees with a business need and provide training to educate our employees.

How does Emerald Credit Association collect my personal information?

We collect your personal information, for example, when you

- open an account or apply for a loan
- pay by check or give us your income information
- give us your contact 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 nonaffiliates 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.

## Definitions

**Affiliates**

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

- *Our Affiliates includes: Palmetto Cooperative, Cuna Mutual, Evans Simpson, Star, Affinion*

**Nonaffiliates**

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

- *Emerald Credit Association FCU does not share with nonaffiliates so they can market to you.*

**Joint marketing**

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

- *Emerald Credit Association FCU doesn't jointly market.*

## Other important information