

FACTS

WHAT DOES EQUITABLE FEDERAL CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?

WHY?

Financial companies chose why 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. The information can include:

- Social Security number and Credit Scores
- Account Balances and Overdraft History
- Payment History and Credit Card or Other Debt

HOW?

All financial companies need to share members' personal information to run their everyday business. In the section below, we list the reasons why financial companies can share their members' personal information; the reasons Equitable Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Equitable Federal 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, or report to credit bureaus	YES	NO
For our marketing purposes - to offer our products and services to you	YES	YES
For joint marketing with other financial companies	YES	YES
For our affiliates' everyday business purposes - information about your transactions and experiences	YES	YES
For our affiliates' everyday business purposes - information about your creditworthiness	NO	WE DON'T SHARE
For our affiliates to market to you	NO	WE DON'T SHARE
For our non-affiliates to market to you	NO	WE DON'T SHARE

TO LIMIT OUR SHARING

Call 1-800-321-8237 or (330) 633-7307

Please note:

If you are a *new* member, we can begin sharing your information immediately after we sent this notice. When you are *no longer* our member, 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 1-800-321-8237 or go to <http://equitablefederalcreditunion.vpweb.com/Contact-Us.html>

WHO WE ARE

Who is providing this notice?

Equitable Federal Credit Union

WHAT WE DO

<p>How does Equitable FCU protect my personal information?</p>	<p>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.</p>
<p>How does Equitable FCU collect my personal information?</p>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • Apply for a loan or give us your income information • Apply for financing or give us your contact information • Make deposits or withdrawals from your account <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
<p>Why can't I limit all sharing?</p>	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> • 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 <p>State laws and individual companies may give you additional rights to limit sharing.</p>
<p>What happens when I limit sharing for an account I hold jointly with someone else?</p>	<p>Your choices will apply to everyone on your account.</p>

Definitions

<p>Affiliates</p>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>We do not have affiliates.</i>
<p>Non-affiliates</p>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>We do not have non-affiliates.</i>
<p>Joint</p>	<p>A formal agreement between non-affiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • <i>We do not jointly market.</i>