



## What does Evergreen 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:
	<ul> <li>Social Security number and income</li> <li>account balances and payment history</li> <li>credit history and account transactions</li> </ul>
	When you are <i>no longer</i> 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 customers' personal information; the reasons Evergreen Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Evergreen Credit Union share this information?	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	NO
For joint marketing with other financial companies	YES	NO
For our affiliates' everyday business purposes — information about your transactions and experiences	NO	NO
For our affiliates' everyday business purposes — information about your creditworthiness	NO	NO
For nonaffiliates to market to you	NO	NO

**Questions?** (207) 221-5000 Ext. 370 (800) 628-1115









P.O. Box 1038, Portland, ME 04104-1038 225 Riverside Street, Portland, ME 04103 (207) 221-5000 info@egcu.org

## Page 2

Who we are			
Who is providing this notice?	Evergreen Credit Union		
What we do			
How does Evergreen 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 Evergreen Credit Union	We collect your personal information, for example, when you		
collect my personal information?	<ul> <li>open an account or make deposits or withdrawals from your account</li> <li>pay your bills, give us your income information or apply for a loan</li> <li>use your credit or debit card</li> </ul>		
	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> <li>sharing for affiliates' everyday business purposes — information about your creditworthiness</li> <li>affiliates from using your information to market to you</li> <li>sharing for nonaffiliates to market to you</li> </ul>		
	State laws and individual companies may give you additional rights to limit sharing.		

Definitions			
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies.  Evergreen Credit Union has no affiliates.		
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies.  • Evergreen Credit Union does not share with non-affiliates so they can market to you.		
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you.  Our joint marketing partners include insurance companies.		

**Questions?** 

(207) 221-5000 Ext. 370

(800) 628-1115



