

What does Electrical 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 Income
- Account Balances and Payment History
- Credit History and Credit Scores

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

Reasons We Can Share Your Personal Information	Does Electrical FCU 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	No
For joint marketing with other financial companies	Yes	Yes
For our affiliates' everyday business purposes- information about your transactions and experiences	No	We Don't Share
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 nonaffiliates to market to you	No	We Don't Share

Call (303) 428-5080 or go to www.electricalfcu.org or email: memberservices@electricalfcu.org

Who We Are:

Who is providing this notice?	Electrical Federal Credit Union
How does Electrical Federal 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 Electrical Federal Credit Union collect my personal information?	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> • Open an account or deposit money • Pay your bills or apply for a loan • Use your credit card or debit card <p>We also collection your personal information from other, such as credit bureaus, affiliates and other companies.</p>
Why can't I limit all sharing?	<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 <ul style="list-style-type: none"> ▪ affiliates from using your information to market to you ▪ sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>

Definitions:

Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies.
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none">Our joint marketing partners include investment, insurance and other financial services.

Other Important Information:

To Opt Out, please contact us either by mail at: Electrical Federal Credit Union, 5080 W. 60th Ave., Arvada, CO 80003, by phone at: 888-428-5080 or email at: memberservices@electricalfcu.org.

