

FACTS

WHAT DOES ELLIOTT COMMUNITY 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?

Elliott Community Federal Credit Union collects nonpublic personal information directly from members, joint owners, co-borrowers, and from many sources. This includes:

- Information we receive from you on applications with us
- Information we receive from a consumer reporting agency.
- Information obtained when verifying the information, you provide on an application or other forms; this may be obtained from your current or past employers, or from other institutions where you conduct financial transactions.

We may disclose all of the information we collect, as described above, as permitted by law.

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 Elliott Community Federal Credit Union chooses to share. And whether you can limit this sharing.

Reasons We Can Share Your Personal Information	Does Elliott Community 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 to 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	We Don't Share
For Our Affiliates' to market to you	No	Yes
For nonaffiliates' to market to you	No	Yes

QUESTIONS?

Call (724)527-2822

WHAT WE DO?

How does Elliott Community 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 Elliott Community Federal Credit Union collect my personal information.	We collect your personal information, for example, when you • Open an account or deposit money • Pay your bills or apply for a loan • Use your Credit or Debit card 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 • 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

To Limit Our Sharing

- Call (724)527-2822—and speak to one of our employees
- Visit Us Online at www.elliottfcu.com
- Mail the Form Below

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

DEFINITIONS

AFFILIATES	Companies related by common ownership or control. They can be financial and nonfinancial companies. • NONE
NONAFFILIATES	Companies not related by common ownership or control. They can be financial and nonfinancial companies. • EXPERIAN, EQUIFAX, AND TRANSUNION
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products and services to you • CUNA MUTUAL TRUSTAGE INSURANCE

MAIL IN FORM

Mark any/all you want to limit:

- ☐ Do not share information about my creditworthiness with your affiliates for their everyday business purposes.
- ☐ Do not allow your affiliates to use my personal information to market to me.
- ☐ Do not share my personal information with nonaffiliates to market their products and services to me.

Name: _____

Address: _____

City, State, Zip _____

Account #: _____

MAIL TO:

Elliott Community Federal Credit Union

920 North Fourth Street

Jeannette PA 15644