

FACTS		WHAT DOES EDUCATIONAL COMMUNITY ALLIANCE 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?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <div><div><ul style="list-style-type: none">• Social Security number• Account Balances• Payment history</div><div><ul style="list-style-type: none">• Credit History• Credit card or other debt• Checking account information</div></div> <p>When you are no longer our member, we continue to share your information as described in this notice.</p>		
How?	All financial companies need to share customer’s personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customer’s personal information; the reasons Educational Community Alliance Credit Union chooses to share; and whether you can limit this sharing.		
Reason we can share your personal information		Does Educational Community Alliance 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, for our marketing purposes -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 credit worthiness		No	We don’t share
For non-affiliates to market to you		Yes	Yes
To limit our sharing	Call, 419-381-2323 or toll free- 1-866-381-2323		

	<p><i>Please note:</i></p> <p><i>If you are a new member, we can begin sharing your information (30) days from the date we sent this notice.</i></p>
Questions?	Call, 419-381-2323 or toll free- 1-866-381-2323

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Who we are?	
Who is providing this notice?	Educational Community Alliance Credit Union
What we do	
How does Educational Community Alliance 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 Educational Community Alliance 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 Make deposits or withdrawals Apply for a loan from your account Use your credit or debit card Show your drivers license
	We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
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 credit worthiness 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>What happens when I limit sharing for an account that I'm not the primary owner but joint owner?</p>	<p>Your choices will apply to everyone on your account- unless you tell us otherwise.</p> <p>If you are the joint owner, it will apply specifically to you unless you tell us otherwise.</p>
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies</p> <p>Educational Community Alliance Credit Union does not have any affiliates.</p>
Non-affiliates	Companies not related by common ownership or control. They can be financial or nonfinancial companies.

	<i>Non-affiliates we share with can include insurance companies.</i>
<i>Joint marketing</i>	<i>A formal agreement between non-affiliate financial companies that together market financial products or services to you.</i> <ul style="list-style-type: none">• <i>Marketing partners include insurance companies.</i>