

FACTS	
WHAT DOES EAST COUNTY SCHOOLS 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?	<p>The types of personal information we collect and share will depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> • Social Security number and income • account balance and payment history • credit history and credit score <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 member’s personal information to run their everyday business. In the section below, we list the reasons financial companies share their member’s personal information, the reasons East County Schools Federal Credit Union chooses to share, and whether you can limit this sharing.

Reasons we can share your personal information	Does East County Schools Federal Credit Union share?	Can you limit this sharing?
For our everyday business purposes — such as processing your transactions, maintaining your account(s), responding to court orders and legal investigations, or reporting 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 non-affiliates to market to you	No	We don’t share

Questions?	Call (619) 588-1515 or go to www.EastCountySchools.org/privacy
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Who we are	
Who is providing this notice?	East County Schools Federal Credit Union
What we do	
How does East County Schools 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 secure files and buildings.
How does East County Schools 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 apply for a loan • Deposit money or use your credit or debit card • Pay your bills <p>We also collect information from others such as credit bureaus or 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 • 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. See below for more on your rights under state law.</p>

Definitions	
Affiliates	<p>Companies are related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> • <i>East County Schools Federal Credit Union does NOT share with our affiliates</i>
Non-affiliates	<p>Companies not related by common ownership or control can be financial and non-financial companies.</p> <ul style="list-style-type: none"> • <i>East County Schools Federal Credit Union does NOT share with non-affiliates so they can market to you</i>
Joint marketing	<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>Our joint marketing partners include insurance companies</i>

Other important information	
<p>California law limits an institution from sharing with non-affiliated third parties except as necessary for our everyday business purposes or for offering our products and services to you unless you have given us permission.</p> <p>California law limits an institution from sharing information with affiliates, except as necessary for our everyday business purpose, or to offer our products and services to you, unless we have provided you an opportunity to opt-out of this sharing.</p> <p>East County Schools Federal Credit Union does not share information with affiliates or non-affiliates other than our everyday business purposes or to offer our products and services to you.</p>	



IMPORTANT PRIVACY CHOICES FOR CONSUMERS

The State of California requires financial institutions to notify you of your rights. You have the right to control whether we share some of your personal information. Please read the following information carefully before you make your choice below.

YOUR RIGHTS

You have the following right to restrict the sharing of personal and financial information with outside companies that we do business with. Nothing in this form prohibits the sharing of information necessary for us to follow the law, as permitted by law, or to give you the best service on your accounts with us. This includes sending you information about some other products or services.

YOUR CHOICE

Restrict Information Sharing With Other Companies We Do Business With To Provide Financial Products and Services: Unless you say “No,” we may share personal and financial information about you with outside companies we contract with to provide financial products and services to you (called joint marketing partners).

NO, please do not share personal and financial information with outside companies you contract with to provide financial products and services.

TIME SENSITIVE REPLY

You may make your privacy choice at any time. Your choice marked here will remain in place unless you state otherwise. However, if we do not hear from you we may share some of your information with other companies with whom we have contracts to provide products and services (joint marketing partners). If we receive contradictory instructions, for example on the federal opt-out form, or for the same account number from a joint account holder, we will implement the instructions most protective of your privacy.

Account Holder Printed Name _____

Account Number(s) _____

Signature _____ Date _____

To exercise your choice, do one of the following:

1. Fill out, sign and send back this form to the address below (make a copy for your records)
2. Send us a Secure Email in Online Banking (log in at EastCountySchools.org). Type “CA Privacy Notice” in the Subject Line and “Opt Out” in the body of the email
3. Call us at (619) 588-1515 during business hours
4. Fill out, sign and fax back this form to us at (619) 588-2197

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