



YOUR PRIVACY IS IMPORTANT TO US

E&A Credit Union is committed to protecting your privacy. We are required by law to provide this notice to you for the purpose of explaining our policies and practices with respect to protecting the confidentiality and security of nonpublic personal information. We recognize the importance of protecting the personal information of our members and potential members. Our obligation is to keep the information you provide to us secure and confidential.

Information We Collect:

When you apply for a credit union account or service, we collect personal information about you – some of which is “nonpublic.” The nonpublic personal information we collect varies depending on the product or service you obtain. We collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications or other forms (such as name, address, age, Social Security Number, Taxpayer ID Number, etc.)
- Information about your transactions with us, our affiliates, or other nonaffiliated third parties (such as account balance, payment history, credit card usage, etc.)
- Information we receive from consumer reporting agencies (such as credit history)

We may disclose all of the information we collect, as described below.

Use and Sharing of Private Information:

E&A Credit Union is dedicated to building strong partner relationships so that together, we may offer a wide array of competitive financial products and services to our members. We structure these relationships to protect nonpublic personal information.

In order to conduct our business, we also disclose nonpublic personal information to other nonaffiliated third parties, but only as necessary to administer products and services we provide or as required or permitted by law.

Information We Disclose:

As permitted by law, we may disclose nonpublic personal information we collect about you (e.g., information from applications, transactions, or consumer reporting agencies) to third parties. The types of companies that we may disclose information to are:

- The companies that we use to provide financial products or services that may be of interest to you, such as insurance companies and mortgage service companies.
- Non-financial companies who complete a transaction that is either initiated by the member, or is needed to maintain a service, such as check printers, or the servicing company of E&A Credit Union's website, who may collect "cookies" (nonpublic personal information) from the website users.
- Companies that perform marketing or those with which we have joint marketing agreements. These third parties are nonaffiliated companies who perform marketing services for the credit union on our behalf, including marketing our own products or services, or those offered jointly by the credit union and another financial institution. We protect your confidential information by conducting business only with companies that have contractually agreed to stringent confidentiality provisions that restrict the release and use of such information.

Protection and Security of Your Private information:

We restrict access to private information about you only to those employees and members of our Official Family who have a specific business purpose for accessing and utilizing this information. Our employees and members of our Official Family are trained in the importance of maintaining confidentiality and member privacy.

We maintain physical, electronic and procedural safeguards as part of a comprehensive risk management system that complies with federal regulations to protect against anticipated threats or hazards to the security of your information and to protect against unauthorized access and use of that information. Protecting your privacy is an ongoing process.

We will continue to review the measures we take to safeguard your private information. These reviews will result in new measures to protect member records, as the credit union makes changes to its information security practices and other internal control systems to take advantage of new technology.

If you decide to terminate your membership with E&A Credit Union, we will not share information we have collected about you, except as may be permitted or required by law.