



Protecting your privacy is important to Electro Savings Credit Union. We want you to understand what information we collect and how we use it. We will tell you the sources for nonpublic personal information we collect on our members and the measures we take to secure that information

### Important Notice About Customer Information

Electro Savings Credit Union values your trust and confidence in us as your financial institution. We believe every member's personal information should be handled with care. To ensure that we live up to your trust, we have defined the procedures we will use to protect member information, even to the point of written agreements with our service providers or vendors that they are not to use this information except on our behalf. We want you to understand how we obtain and use information about our members, but most of all, we want to let you know we value our relationship with you. We will not disclose your nonpublic personal information to nonaffiliated parties except as permitted by law.

### Sources of Information We Collect

So that we can make informed decisions about extending services to our members, we may collect nonpublic personal information about members from several sources:

- Information we receive from you on applications or other forms, including financial statements
- Information about your transactions with us
- Information we obtain from a consumer reporting agency

### Our Security Procedures That Protect Customer Information

We protect our members' privacy by restricting access to personal and account information to those employees who need to know that information to provide products or services. We also maintain physical, electronic, and procedural safeguards that comply with federal standards to guard your nonpublic personal information. Examples of nonpublic personal information we obtain when providing a financial product or service to you would be your account balance, credit history, overdraft history, and financial statement.

### Authorized Sharing of Customer Information

Information will only be disclosed to third parties under certain conditions, such as to service providers and companies that perform marketing services on our behalf (for example, check printers, payment books, etc.).

- As part of the routine course of business, such as servicing a loan or account with us and sharing with reputable credit reporting agencies.
- As required by law (for example, to government entities in response to subpoenas).
- If we have written permission from the account holder.

Federal law allows us to disclose the information listed above with companies or other financial institutions that perform marketing services on our behalf. You do not have a right to opt out of the disclosure of this information.

Reasons we can share your personal information	Does Electro Savings Credit Union share?	Can you limit this sharing?
<b>For our everyday business purposes</b> - such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes</b> - to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	Yes	No
<b>For our affiliates' everyday business purposes</b> - information about your transactions and experiences	No	We don't share
<b>For our affiliates' everyday business purposes</b> - information about your creditworthiness	No	We don't share
<b>For nonaffiliates to market to you</b>	No	We don't share

### What Information Do We Collect Online?

When you use or interact with our Online Services, including, for example, when you browse our website or use our mobile apps, we may also collect:

- **Device data**, such as your device type, web browser type and version, operating system type and version, display/screen settings, language preferences, photos (e.g., to deposit checks), internet protocol address, mobile network information, general location (e.g., city, state, or country), precise location (e.g., latitude/longitude to find a nearby Electro Savings Credit Union branch, Credit Union Shared Branch, or ATM), cookie IDs, device IDs, mobile advertising IDs (e.g., Apple's IDFA or Google's Advertising ID), and likely connections among different browsers and devices that you use (collectively, "Device Data").
- **Online/mobile activity data**, such as login data, search history, information about how you use and interact with our Online Services or advertising (including content viewed, links clicked, and features used), when and how often you use our Online Services, the webpage from which you clicked a link to come to our Online Services (e.g., the referrer URL), and crash reports (collectively, "Online/Mobile Activity Data").
- **Marketing data**, such as your marketing preferences, information about products or services we think you might like, and inferences based on your interactions with us or our partners (e.g., Online/Mobile Activity Data used for targeted advertising).
- **Communications data**, such as your communication preferences and details or the content of your communications with us (e.g., chat messages).
- **Survey and research data**, such as your responses to questionnaires, surveys, requests for feedback, and research activities.

Questions? Call or text (314) 434-6470

## What We Do

<b>How does Electro Savings Credit Union protect my personal information?</b>	<p>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.</p> <p>We also maintain other physical, electronic, and procedural safeguards to protect this information, and we limit access to information to those employees for whom access is appropriate.</p>
<b>How does Electro Savings Credit Union collect my personal information?</b>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"><li>• Open an Account</li><li>• Apply for a loan</li><li>• Make deposits or withdrawals from your account</li><li>• Give us your income information</li><li>• Give us your contact information</li></ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
<b>Why can't I limit all sharing?</b>	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"><li>• sharing for affiliates' everyday business purposes - information about your creditworthiness</li><li>• affiliates from using your information to market to you</li><li>• sharing for nonaffiliates to market to you</li></ul> <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

<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"><li>• <i>Electro Savings Credit Union does not share with our affiliates.</i></li></ul>
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<b>Nonaffiliates</b>	Companies not related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"><li>• <i>Electro Savings Credit Union does not share with nonaffiliates so that they can market to you.</i></li></ul>
<b>Joint Marketing</b>	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"><li>• <i>Our joint marketing partners include a credit card processor, an insurance servicer, and a mortgage servicer.</i></li></ul>

### Consumer's Right to Opt-Out

Electro Savings Credit Union does not currently share personal member information with non-exempt third parties; therefore, you do not have an opt-out option. Currently, we have no plans to share any of this information with non-exempt third parties. However, if we would decide to do so in the future, the opt-out option will be offered to our members.

We believe that keeping your trust is very important, so if you should have inactive or closed account(s) with us, we will continue to adhere to the policies and practices described in this notice. We value your business and hope you will remain with us for many years to come.

### Other Important Information

**For Alaska, Illinois, Maryland, and North Dakota Members.** We will not share personal information with nonaffiliates either for them to market to you or for joint marketing - without your authorization.

**For California Members.** We will not share personal information with nonaffiliates either for them to market to you or for joint marketing - without your authorization. We will also limit our sharing of personal information about you with our affiliates to comply with all California privacy laws that apply to us.

**For Massachusetts, Mississippi, and New Jersey Members.** We will not share personal information from deposit or share relationships with nonaffiliates either for them to market to you or for joint marketing - without your authorization.

**For Vermont Members.** We will not share personal information with nonaffiliates either for them to market to you or for joint marketing without your authorization, and we will not share personal information with affiliates about your creditworthiness without your authorization.