

Privacy Policy

Ecusta Credit Union is committed to protecting the privacy of our members. Under federal law we are required to provide this privacy notice. The following describes our privacy policy and practices concerning the personal information we collect and disclose to our members.

REV 12/10/2010

FACTS	WHAT DOES ECUSTA 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?	The types of information we collect and share depend on the product or service you have with us. This information can include: Social security number and name, Address and Phone Number.
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 Ecusta Credit Union chooses to share, and whether you can limit this sharing.

Reasons why we share your personal information	Does Ecusta Credit Union share?	Can you limit this sharing?
For our everyday purposes - such as to process your transactions, maintain your account(s), respond to court orders or 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	No	No
For our affiliates' everyday business purposes - Information about your transactions and experiences	Yes	No
For our affiliates' every business purposes - Information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For non-affiliates to market to you	No	No

To limit our sharing	<ul style="list-style-type: none"> - Call 800-642-7284 - our menu will prompt you through your choice(s) - Visit us online: ecustacu.com or - Mail the form below <p>Please note: If you are a <i>new</i> customer, we will continue to share your information as described in this notice. However, you can contact us any time to limit our sharing.</p>
Questions?	Call 800-642-7284 or email ecu2@citcom.net

What we do

How does Ecusta Credit Union protect my personal information?

To protect your personal information from unauthorized use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

How does Ecusta 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 non-affiliates 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?

All information on that account number will be withheld from affiliates.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- Fi-Serv-Portico, Cuna

Non-affiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

Joint Marketing

A formal agreement between non-affiliated companies that together market financial products or services to you.

Other important information

Ecusta Credit Union does not share information for affiliates at this time but reserves the right to do so in the future.

Mail-n Form	
Leave Blank OR If you have a joint account, your choice(s) will apply to everyone on your account unless you mark below. <input type="checkbox"/> Apply my choices only to me	Mark any/all you want to limit: <input type="checkbox"/> Do not share information about my creditworthiness with your affiliates for their everyday business purposes. <input type="checkbox"/> Do not allow your affiliates to use my personal information to market to me. <input type="checkbox"/> Do you share my personal information with non-affiliated to market their products and services to me.

Name	
Address	
City, State, Zip	
Account number	

Mail To:	Ecusta Credit Union, P.O. Box 910, Pisgah Forest, CS 28768
----------	---