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| <b>FACTS</b> | <b>WHAT DOES EAGLE COMMUNITY CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?</b>   |
| <b>WHY?</b>  | 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.                                      |
| <b>WHAT?</b> | The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> <li>• Social Security number and income</li> <li>• Checking account information and payment history</li> <li>• Account balances and credit card and other debt</li> </ul> |
| <b>HOW?</b>  | 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 Eagle Community Credit Union chooses to share; and whether you can limit this sharing.                              |

| Reasons we can share your personal information  | Does Eagle Community Credit Union Share? | Can you limit this sharing? |
|---|--|-----------------------------|
| <b>For our everyday business purposes–</b><br>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><br>to offer our products and services to you   | Yes                                      | No                          |
| <b>For joint marketing with other financial companies</b>   | Yes                                      | Yes                         |
| <b>For our affiliates’ everyday business purposes–</b><br>information about your transactions and experiences   | No                                       | We do not share             |
| <b>For our affiliates’ everyday business purposes–</b><br>information about your creditworthiness   | No                                       | We do not share             |
| <b>For nonaffiliates to market to you</b>   | No                                       | We do not share             |

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| <b>To limit our sharing</b> | <ul style="list-style-type: none"> <li>• Call 800-324-5328</li> <li>• Visit us online at <a href="http://www.eaglecu.org">www.eaglecu.org</a> or email <a href="mailto:msupport@eaglecu.org">msupport@eaglecu.org</a></li> </ul> <p>Please Note:<br/>If you are a <i>new member</i>, we can begin sharing your information 5 days from the date we sent this notice. When you are <i>no longer</i> our member, we discontinue sharing your information as described in this notice. You can contact us at any time to limit our sharing.</p> |
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| <b>Questions?</b> | Call 800-324-5328 or go to <a href="http://www.eaglecu.org">www.eaglecu.org</a> |
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| Who we are   |   |
|--|---|
| Who is providing this notice?  | Eagle Community Credit Union  |
| What we do   |   |
| How does <b>Eagle Community Credit Union</b> 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 in buildings.  |
| How does <b>Eagle Community Credit Union</b> collect my personal information?  | We collect your personal information, for example, when you <ul style="list-style-type: none"> <li>• Open a new account or apply for a loan</li> <li>• Use online bill payment or deposit checks or cash</li> <li>• Use your Debit or Credit Card</li> </ul>  |
| Why can't I limit all sharing?   | Federal law gives you the right to limit only <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> State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law. |
| What happens when I limit sharing for an account I hold jointly with someone else?   | Your choice will apply to everyone on your account.   |
| Definitions  |   |
| Affiliates   | Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>• Eagle Community Credit Union does not share with our affiliates.</li> </ul>  |
| Nonaffiliates  | Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>• Eagle Community Credit Union does not share with nonaffiliates so they can market to you.</li> </ul>   |
| Joint marketing  | A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> <li>• Our joint marketing partners include financial service providers, such as insurance companies.</li> </ul>   |
| Other Important Information  |   |
| In California, under the provisions of the California Financial Information Privacy Act, (also known as SB-1), because Eagle shares certain information with its joint marketing partners, we need to provide you with an opportunity to opt-out. This state requirement varies from the federal government's requirements described above and is addressed in the state privacy notice. |   |