

FACTS WHAT DOES ERIE TIMES FEDERAL CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?

Why can't I limit all sharing?	Federal law gives you the right to limit sharing only for -affiliates everyday business purposes-information about your creditworthiness -affiliates to market to you -nonaffiliated to market to you State laws and individual companies may give you additional rights to limit sharing.
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Definitions	
Everyday business purposes	The actions necessary by financial companies to run their business and manage Customer accounts, such as -processing transactions, mailing, and auditing services -providing information to credit bureaus -responding to court orders and legal investigations
Affiliates	Companies related by common ownership or control. They can be financial and Non-financial companies. NONE
Non-affiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. NONE
Joint Marketing	formal agreement between nonaffiliated financial companies that together market financial products or services to you.
If you want to limit our sharing	CUNA Mutual Group
Contact us	By telephone: (888) 453-7112 or (814)453-7112 By mail: mark your choices below, fill and send form to: Erie Times Federal Credit Union 335 Metz Street Erie, Pa. 16508-2723 Unless we hear from you, we can begin sharing your information 30 days from the date of this letter. However, you can contact us at anytime to limit our sharing.
Your choices will apply to Everyone on your account	Check any/all you want to limit: (see page 1) <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. (I will receive a renewal notices for this use for marketing in 5 years.) <input type="checkbox"/> Do not share my personal information with non-affiliates to market their products and services to me. Erie Times Federal Credit Union 335 Metz Street Erie, Pa. 16508-2723

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.
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What?	The types of personal information we collect and share depend on the product or services you have with us. This information may include: -Social Security number and income -Account balances and transaction history -Assets, investment experience, credit scores
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How?	When you close your account, we continue to share information according to policy All financial companies need to share customers' personal information to run their everyday business to process transactions, maintain customers accounts, and report to credit bureaus. In the section below, we list the reasons financial companies can share their customers' personal information: the reasons Erie Times Federal Credit Union chooses to share: and whether you can limit sharing.
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Reasons we can share your personal information	Does Erie Times FCU share?	Can you limit this sharing?
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For our everyday business purposes-

to process your transactions, maintain your account,
And 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

Yes

Yes

For our affiliates' everyday business purposes-

Information about your transactions and experiences

No

No

For our affiliates' everyday business purposes-

Information about your credit worthiness

No

No

For our affiliates to market to you

No

No

For our nonaffiliates to market to you

No

No

Contact Us

Call (888) 453 – 7112 or (814) 453 – 7112

Sharing practices

How often does Erie Times Federal Credit Union notify me about their practices?

We must notify you about our sharing practices when you open an account and each year while you are a customer.

How does Erie Times 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 secured files and buildings.

How does Erie Times Federal Credit Union collect my personal information?

We collect your personal information, for example, when you,
-open an account or deposit money
-buy or sell securities, pay 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.