

FACTS

WHAT DOES EECU 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 personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and income
- Account balances and payment history
- Credit history and credit scores

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 EECU chooses to share, and whether you can limit this sharing.

| Reasons we can share your personal information | Does EECU share? | Can you limit this sharing? |
|--|------------------|-----------------------------|
| For our everyday business purposes To process your transactions, maintain your account(s), respond to court orders and 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 | Yes | No |
| For our affiliates' everyday business purposes Information about your transactions and experiences | Yes | No |
| For our affiliates' everyday business purposes Information about your creditworthiness | Yes | Yes |
| For our affiliates to market to you | Yes | Yes |
| For nonaffiliates to market to you | Yes | Yes |

To limit our sharing

Call 817-882-0800 or 1-800-333-9934. Our menu will prompt you through your choice(s). Please note: If you are a new member, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer our member, we continue to share your information as described in this notice.

Questions

Call 817-882-0800 (local), 1-800-333-9934 (toll-free) or visit eecu.org.

Who we are

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| Who is providing this notice? | EECU |
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What we do

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| How does EECU 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 EECU collect my personal information? | <p>We collect your personal information, for example, when</p> <ul style="list-style-type: none"> • you open an account or deposit money • you pay your bills or apply for a loan • you use your credit or debit card <p>We also collect your personal information from others, such as credit bureaus, affiliates or other companies.</p> |
| Why can't I limit all sharing? | <p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> • sharing for affiliates' everyday business purposes - information about your creditworthiness • affiliates from using your information to market to you • sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p> |
| What happens when I limit sharing for an account I hold jointly with someone else? | Your choices will apply to everyone on your account. |

Definitions

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| <i>Affiliates</i> | <p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • Our affiliates include companies with an EECU name; financial companies, such as EECU Investment Services and Texas Business Lenders Group; and nonfinancial companies, such as North Texas Insurance Services and EECU Community Foundation. |
| <i>Nonaffiliates</i> | <p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • Nonaffiliates we share with can include mortgage servicing companies, insurance companies, plastic card processors (credit/debit/ATM), credit reporting bureaus, data processors, investment services companies, government agencies, direct marketing companies, financial statement publishers, printers or mail houses, and check/share draft printers. |
| <i>Joint Marketing</i> | <p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • Our joint marketing partners include credit card companies, investment, insurance, and other financial services companies. |