

FACTS

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

- Social Security number and account balances
- assets and checking account information
- credit scores and income

When you are *no longer* our member, we continue to share your information as described in this notice.

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 EFCU Financial Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does EFCU Financial Federal Credit Union share?	Can you limit this sharing?
For our everyday business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or to 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	No	We don't share
For our affiliates' everyday business purposes – information about your creditworthiness	No	We don't share
For our affiliates to market to you	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions? Call (225) 214-6800 or go to efcufinancial.org

What we do

<p>How does EFCU Financial Federal Credit Union protect my personal information?</p>	<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>How does EFCU Financial Federal Credit Union collect my personal information?</p>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> - open an account or make a wire transfer - give us your income information or apply for financing - give us your contact information <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
<p>Why can't I limit all sharing?</p>	<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 law and individual companies may give you additional rights to limit sharing.</p>

Definitions

<p>Affiliates</p>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> - <i>EFCU Financial Federal Credit Union does not share with our affiliates.</i>
<p>Nonaffiliates</p>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> - <i>EFCU Financial Federal Credit Union does not share with our nonaffiliates so they can market to you.</i>
<p>Joint Marketing</p>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> - <i>Our joint marketing partners include CUNA Mutual Group's MEMBERCONNECT.</i>

Other important information

Information obtained as part of the SMS consent process will not be shared with third parties.

EFCU Financial SMS Text Message Terms and Conditions

Receiving Text Messages	You are receiving text messages because you consented to receiving automated calls and text messages related to your general inquiries about applications and/or account(s) with EFCU Financial. You are responsible for notifying us of any changes to your telephone numbers. We may send you text messages regarding products and services for which you inquired or applied and provided consent. We also may send you text messages regarding the servicing or collection of your account(s). SMS Text Message opt in consent and the data collected will not be shared with any third parties, including our affiliates. This information be used between EFCU Financial and our members for business purposes. We do not sell, rent, or share our members' consent to receive calls or text messages using an automatic telephone dialing system or an artificial or prerecorded voice message.
Frequency	Message frequency varies by account and preferences.
Cost	We will not charge you for SMS Text Messages, but your carrier may. Sending and receiving SMS Text Messages are free to the end user.
How to Opt-Out of SMS Text Messages	Text STOP to opt out at any time to stop receiving SMS Text Messages. We will send you a final text message confirming receipt of your request to opt-out of receiving future SMS Text Messages. To opt back in at any time, simply reply START.
How to Receive Help or Support	Text HELP for help at any time. You may also visit our website at www.efcufinancial.org or call 225-214-6800 for additional information or support.
Carriers Supported	Supported carriers may change from time to time but currently include AT&T, Boost Mobile, Cricket Wireless, T-Mobile, U.S. Cellular, Verizon, among others. Neither carriers nor EFCU Financial are liable for delayed or undelivered messages.
Confidentiality	Although we try to protect the information you send us, we cannot guarantee that information sent using Short Message Service (SMS) is completely confidential. There are certain aspects of SMS usage and your device we cannot control. Therefore, transmission of information to you and to us over SMS must be undertaken at your own risk.
Privacy Policy	Our Privacy Policy is located at www.efcufinancial.org/media/gqsdidfs/privacy-final-final-final.pdf . Please note that we do not share the data collected for SMS Text Message opt in consent; nor do we sell, rent, or share our members' consent to receive calls or text messages using an automatic telephone dialing system or an artificial or prerecorded voice message. EFCU Financial reserves the right to change these SMS Text Message Terms and Conditions at any time, and your continued consent to receive text messages from EFCU Financial constitutes your agreement to all such changes. EFCU Financial has the right to change the content of any text message and its delivery frequency including discontinuation of the text messages in their entirety at any time without prior notice to you, subject to applicable law. EFCU Financial does not guarantee continuous, uninterrupted or secure text message services.