

FACTS

WHAT DOES ELLAFI 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
- Account transactions and checking account information
- Credit history and credit scores
- Income and retirement assets

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

Reasons we can share your personal information	Does Ellafi 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 report to credit bureaus	Yes	No
For our marketing purposes— to offer our products and services to you	Yes	Yes
For joint marketing with other financial companies	Yes	Yes
For our affiliates' everyday business purposes— information about your transactions and experiences	No	We do not share
For our affiliates' everyday business purposes— information about your creditworthiness	No	We do not share
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	No	We do not share

To limit our sharing

- Call 860-346-6614 or
- Visit us online at ellafifcu.org

Please note: If you are a new member, we can begin sharing your information thirty (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. However, you can contact us at any time to limit our sharing.

Questions?

Call us at 860-346-6614 or visit us online at ellafifcu.org

More information about your privacy continued on next page

Ellafi Federal Credit Union – Our Privacy Notice

Who we are	
Who is providing this notice?	Ellafi Federal Credit Union
What we do	
How does Ellafi 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 Ellafi Federal Credit Union collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> • Open an account or use your credit or debit card • Apply for financing or give us your wage statements • Provide employment information
Why can't I limit all sharing?	Federal law gives you the right to limit: <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 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?	Your choices will apply to everyone on the account you have with us.
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • <i>Solstice/Insuritas aka Banc Insurance Agency is an affiliate of Ellafi Federal Credit Union</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • <i>Ellafi Federal Credit Union does not share with our non-affiliates so they can market to you</i>
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. Our marketing partners include: <ul style="list-style-type: none"> • <i>Credit card companies</i> • <i>Insurance companies</i> • <i>Other financial service providers</i>
Other important information	
As an organization that collects Social Security Numbers in the normal course of business, Ellafi Federal Credit Union is committed to protecting the confidentiality of Social Security Numbers and other information associated with a particular individual ("personal information"). We have implemented policies and procedures which are designed to: protect the confidentiality of Social Security Numbers, prohibit unlawful disclosure of Social Security Numbers and to limit access to Social Security Numbers.	