



Eaton Family

CREDIT UNION, INC.

FACTS		WHAT DOES EATON FAMILY 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?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> ❖ Social Security number ❖ Payment history ❖ Transaction or loss history ❖ Credit history ❖ Credit card or other debt ❖ Checking account information <p>When you are <i>no longer</i> our member, we continue to share information about you according to our policies.</p>	
How?	All financial companies need to share members' personal information to run their everyday business – to process transactions, maintain customer accounts, and report to credit bureaus. In the section below, we list the reasons financial companies can share their members' personal information, the reason Eaton Family Credit Union chooses to share, and whether you can limit this sharing.	
Reasons we can share your personal information:	Does Eaton Family Credit Union share?	Can you limit my sharing?
For our everyday business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, and report to credit bureaus	Yes	No
For our marketing purposes – to offer our products and services to you	No	We don't share
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 non affiliates' to market to you	No	We don't share
Questions?	Call 216-920-2000 or Toll Free 800-845-5446 or go to www.EatonFamilyCU.com .	
What we do		
How does Eaton Family 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 Eaton Family Credit Union collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ❖ Open an account ❖ Apply for a loan ❖ Give us your employment history ❖ Apply for financing ❖ Show your driver's license <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 non affiliates to market to you. <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>	
Definitions		
Affiliates:	Companies related by common ownership or control. They can be financial and nonfinancial companies. ❖ <i>Eaton Family Credit Union has no affiliates.</i>	
Non-affiliates:	Companies not related by common ownership or control. They can be financial and nonfinancial companies.. ❖ <i>Eaton Family Credit Union does not share with 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 joint marketing partners include: ❖ <i>Our joint marketing partners include Insurance agents, Life insurers, and Property and Casualty insurers.</i>	
Other Important Information		
For Alaska, Illinois, Maryland and North Dakota Members. We will not share personal information with non-affiliates either for them to market to you or for joint marketing - without your authorization.		
For California Members. We will not share personal information with non-affiliates either for them to market to you or for joint marketing - without your authorization. We will also limit our sharing of personal information about you with our affiliates to comply with all California privacy laws that apply to us.		
For Massachusetts, Mississippi and New Jersey Members. We will not share personal information from deposit or share relationships with non-affiliates either for them to market to you or for joint marketing - without your authorization.		
For Vermont Members. We will not share personal information with non-affiliates either for them to market to you or for joint marketing - without your authorization, and we will not share personal information with affiliates about your creditworthiness without your authorization.		