

Privacy Notice



Privacy Notice

Revised: April 2015

FACTS		WHAT DOES ENERGY 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 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 and income • account balances and transaction history • checking account information and credit history <p>When you are <i>no longer</i> our member, we continue to share your information as described in this notice.</p>		
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 Energy Credit Union chooses to share; and whether you can limit this sharing.		
Reasons we can share your personal information		Does Energy 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	NO
For joint marketing with other financial institutions		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 non-affiliates to market to you		NO	WE DON'T SHARE
Who we are			
Who is providing this notice?		Energy Credit Union	
What we do			
How does Energy 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. We maintain a comprehensive written Information Security Program.	
How does Energy 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 or make deposits/withdrawals from your account • pay your bills or apply for a loan • use your debit card <p>We also collect your personal information from others, such as credit bureaus, affiliates and 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.</p>	
Definitions			
Affiliates		Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • Energy Credit Union has no affiliates 	
Non-affiliates		Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • Energy Credit Union does not share with non-affiliates so they can market to you 	
Joint Marketing		A formal agreement between non-affiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> • Our joint marketing partner is an insurance company. 	
Questions?		Call 617.325.1999 or go to www.energycreditunion.org	

