

Educators' Privacy Policy

Summary:

Educators Credit Union, Educators Investment Services, and Educators Vehicle Solutions recognize the importance of the obligation we have in protecting your personal information.

Policy:

COLLECTION OF PERSONAL INFORMATION:

We collect non-public personal information about you from the following sources:

- Information we receive from you on applications and forms.
- Information about your transactions with us, or our affiliates.
- Information we receive from consumer reporting agencies.

USE AND SHARING OF PERSONAL INFORMATION:

The credit union will use personal information to provide products and services to you. This information will also be used to identify you when you contact the credit union. We may share the information we collect, as described above, with companies that may perform marketing services on our behalf, or with other financial institutions with whom we may have service agreements. Service providers have agreed in writing to keep all member information we provide confidential and are not allowed to share or sell this information. We only share information to the extent necessary to service your account or offer services to you. We may also disclose information about you under circumstances as permitted by law.

CHILDREN'S ONLINE PRIVACY PROTECTION ACT:

Our collection of personal information related to providing products and services to children under 13 is intended to follow the principles of the Children's Online Privacy Protection Act ("COPPA"), a U.S. law designed to protect the online privacy of children under the age of 13.

We will obtain consent from a parent or legal guardian before asking for personal information, unless the request for information falls within an exception that would be permitted under COPPA.

We do not make personal information collected from children publicly available. We will not condition a child's participation in any activity or service on the disclosure of more personal information than is reasonably necessary to participate in an activity or service.

Parents or legal guardians may contact us at (800)236-5898 or stop into any Educators Credit Union branch to review, update or delete any of their children's personal information that we may have collected and to elect for us not to collect any additional personal information from their child.

ACCURACY OF PERSONAL INFORMATION:

The credit union will make every effort to ensure the accuracy of our records and the personal information you provide to us. If you have any questions regarding the accuracy of your personal information, please call the credit union. We will investigate your concerns and any inaccurate information will be promptly corrected. We require that you inform us of any changes in your personal information, such as a change of address.

PROTECTION OF PERSONAL INFORMATION:

All of our employees sign an oath of confidentiality. By doing so, they promise to protect your non-public personal information. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to protect your non-public personal information.

ONLINE PRIVACY:

This policy pertains to any information you provide through our website. As you use our online products, we collect information about your visits, but not about you personally. We use this information to monitor the performance of our online products. We will, however, collect personal information if you complete online applications or conduct online transactions. You should be informed that there are links on our website to other websites where this privacy policy does not apply.

Please Note: Educators does not sell or rent your name or other personal financial data, so our privacy policy does not require an "opt-out" form.