



Trust Services<sup>SM</sup>

**FACTS** WHAT DOES ESL TRUST SERVICES, LLC 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
- Income
- Assets
- Investment experience
- Account transactions
- Retirement assets

If you terminate your account with us, we will not share information we have collected about you, except as required by law.

**How?** All financial companies need to share customer’s personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customer’s personal information; the reasons ESL Trust Services, LLC chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does ESL Trust Services, LLC share?	Can you limit this sharing?
<b>For our everyday business purposes</b> - such as to process your transactions, maintain your account(s), respond to court orders and legal investigations	Yes	No
<b>For our marketing purposes</b> - to offer our products and services to you	Yes	Yes
<b>For joint marketing with other financial companies</b>	Yes	No
<b>For our affiliates’ everyday business purposes</b> - information about your transactions and experiences	Yes	Yes
<b>For our affiliates’ everyday business purposes</b> - information about your creditworthiness	Yes	Yes
<b>For our affiliates to market to you</b>	Yes	Yes
<b>For nonaffiliates to market to you</b>	No	We do not share

**To limit our sharing**

- Call 585.336.1300;
- Mail the form below; **or**
- Visit us at 225 Chestnut Street, Rochester, NY 14604

**Please Note:**

If you are a *new* client, we can begin sharing your information 30 days from the date we sent you this notice. When you are *no longer* our customer, 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 ESL Trust Services, LLC at 585.336.1300.

ESL Trust Services, LLC Mail-in Form

Mark any/all you want to limit:

Do not use my personal information to market to me.

Do not share information about my transactions and experiences with your affiliates for their everyday business purposes.

Do not allow your affiliates to use my personal information to market to me.

<b>Name</b>		<b>Mail to:</b> ESL Trust Services, LLC 225 Chestnut Street Rochester, NY 14692
<b>Address</b>		
<b>City, State, Zip</b>		



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### Who we are

Who is providing this notice?	ESL Trust Services, LLC
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### What we do

How does ESL Trust Services, LLC protect my personal information?	<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>To protect your privacy, we only work with companies that agree to maintain strong confidentiality protections and limit use of information we provide.</p> <p>We restrict access to nonpublic personal information about you to those employees who have a specific business reason to use your data. Our employees are trained to appreciate the importance of maintaining confidentiality and client privacy. We maintain physical, electronic and procedural safeguards that comply with federal regulations and leading industry practices to safeguard your nonpublic personal information.</p>
How does ESL Trust Services, LLC collect my personal information?	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"><li>• Open an account</li><li>• Show your government-issued ID</li><li>• Provide new account documentation and other forms</li><li>• Perform transactions with us, or our affiliates, or others</li><li>• Seek advice about your investments</li></ul> <p>We also collect your personal information from others, such as our 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"><li>• Sharing for affiliates' everyday business purposes - information about your creditworthiness</li><li>• Affiliates from using your information to market to you</li><li>• Sharing for nonaffiliates to market to you</li></ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.

### Definitions

Affiliates	Companies related by common ownership or control. They can be financial or nonfinancial companies. Our affiliates include financial companies such as ESL Federal Credit Union and ESL Investment Services, LLC.
Nonaffiliates	Companies not related by common ownership or control. They can be financial or nonfinancial companies. Nonaffiliates we share with can include credit card companies, Internet Banking provider, credit counseling provider and rewards provider. ESL Trust Services, LLC does not share with nonaffiliates so they can market to you.
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"><li>• <i>ESL Trust Services, LLC doesn't jointly market</i></li></ul>