



## FACTS WHAT DOES ESL 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 income
- Account balances and payment history
- Credit history and credit scores

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

Reasons we can share your personal information	Does ESL Federal Credit Union 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, or report to credit bureaus	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 585.336.1000 or 800.848.2265;
- Visit us online: [esl.org](http://esl.org);
- Mail the form below; **or**
- Visit your local branch

**Please Note:**  
If you are a *new* member, we can begin sharing your information 30 days from the date we sent you 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 585.336.1000 or 800.848.2265, go to [esl.org](http://esl.org) or visit your local branch.

### 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 share information about my creditworthiness with your affiliates for their everyday business purposes.

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

Name		<b>Mail to:</b> ESL Federal Credit Union Attn: Deposit Operations P.O. Box 23017 Rochester, NY 14692-9962
Address		
City, State, Zip		
Member Number(s)		



Federal Credit Union<sup>SM</sup>

**Who we are**

Who is providing this notice?	ESL Federal Credit Union
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**What we do**

How does ESL protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law and we only work with companies that agree to maintain strong confidentiality protections and limit use of information we provide. These measures include computer safeguards and secured files and buildings.
How does ESL 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>• Make deposits or withdrawals from your account</li> <li>• Use your credit or debit card</li> <li>• Apply for a loan</li> <li>• Show your government-issued ID</li> </ul> <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"> <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 Investment Services, LLC, ESL Trust Services, LLC and Cooper/Haims Advisors, 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 Federal Credit Union does not share with nonaffiliates so they can market to you.
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>• <i>ESL Federal Credit Union doesn't jointly market</i></li> </ul>