WHAT DOES ESL INVESTMENT 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 Investment Services, LLC chooses to share; and whether you can limit this sharing.

<table>
<thead>
<tr>
<th>Reasons we can share your personal information</th>
<th>Does ESL Investment Services, LLC share?</th>
<th>Can you limit this sharing?</th>
</tr>
</thead>
<tbody>
<tr>
<td>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</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>For our marketing purposes - to offer our products and services to you</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>For joint marketing with other financial companies</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>For our affiliates’ everyday business purposes - information about your transactions and experiences</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>For our affiliates’ everyday business purposes - information about your creditworthiness</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>For our affiliates to market to you</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>For nonaffiliates to market to you</td>
<td>No</td>
<td>We do not share</td>
</tr>
</tbody>
</table>

To limit our sharing
- Call 585.336.1000 or 800.848.2265;
- Mail the form below; or
- Visit your local branch

Please Note:
If you are a new customer, 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 Investment Services, LLC at 585.339.4475 or 800.814.5884.

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ESL Investment 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.

Name

Address

City, State, Zip

Mail to:
ESL Federal Credit Union
Attn: Deposit Operations
P.O. Box 23017
Rochester, NY 14692
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, 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. ESL Investment 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. ESL Investment Services, LLC does not share with nonaffiliates so they can market to you.

Other important information

Securities Investor Protection Corporation (SIPC) information, including the SIPC brochure, may be obtained by phone, email or regular mail at 805 15th Street, N.W. Suite 800, Washington, D.C. 20005-2215, tel: 202.371.8300, fax: 202.371.6728, email: asksipc@sipc.org. You may also visit their website at www.sipc.org.

We appreciate your business and look forward to serving your financial needs for many years to come.