

Privacy Notice

Facts	What does Educational Systems 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?	<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 ■ Account Transactions ■ Income ■ Credit History ■ Employment Information ■ Assets <p>When you are no longer 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 Educational Systems FCU chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Educational Systems FCU 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 companies	Yes	No
For our affiliates' everyday business purposes— information about your transactions and experiences	No	No
For our affiliates' everyday business purposes— information about your creditworthiness	No	We do not share
For non-affiliates to market to you	No	We do not share

Who we are	
Who is providing this notice?	Educational Systems Federal Credit Union
What we do	
How does Educational Systems FCU 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. Educational Systems FCU regularly tests and assesses its information security measures, trains employees and adapts upgrades and enhancements as necessary to protect your information.
How does Educational Systems FCU collect my personal information?	We collect your personal information, for example, when you do the following: <ul style="list-style-type: none"> ■ Open an account ■ Provide employment information ■ Pay your bills ■ Use your credit or debit card ■ Apply for a loan We also collect your personal information from others, such as the Credit Bureaus and other affiliates and companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only the following: <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 State laws and individual companies may give you additional rights to limit sharing.
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ■ <i>Educational Systems Federal Credit Union has no affiliates.</i>
Non-affiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ■ <i>Non-affiliates we share with can include insurance companies, mortgage service companies, data processors, check/share draft printers, financial statement publishers and nonprofit organizations.</i>
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"> ■ <i>Our joint marketing partners we share with can include plastic card processors and consumer reporting agencies.</i>

Other Important Information

Educational Systems Federal Credit Union is committed to protecting the privacy of its members. To protect our members' privacy, we only work with companies that agree to maintain strong confidentiality and limits the information we provide. We do not permit companies to sell the information we provide to other third parties.

If you believe we have made an error on your consumer credit report, notify us in writing immediately explaining the error. In the letter please provide your name, account number, address, telephone number and supporting documentation to substantiate the error. You can mail your letter and supporting documentation to:

Educational Systems FCU
Attention: Collections Department
PO Box 179
Greenbelt, MD 20768-0179