

FACTS

WHAT DOES ELY AREA 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 credit card or other debt
- account balances and credit history
- payment history and mortgage rates and payments

How? All financial companies need to share customers' personal information to run their everyday business. In the section below, We list the reasons financial companies can share their customers' personal information, the reasons Ely Area Credit Union chooses to share, and whether You can limit this sharing.

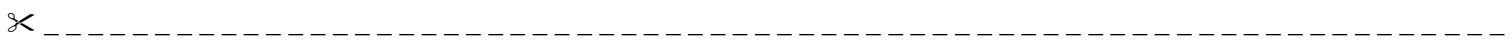
Reasons We can share Your personal information	Does the Credit Union share?	Can You limit this sharing?
For Our everyday business purposes - such as to process Your transactions, maintain Your account(s), respond to court orders and legal investigations, or report to credit bureaus	YES	NO
For Our marketing purposes - to offer Our products and services to You	YES	NO
For joint marketing with other financial companies	YES	YES
For Our affiliates' everyday business purposes - information about Your transactions and experiences	NO	WE DON'T SHARE
For Our affiliates' everyday business purposes - information about Your creditworthiness	NO	WE DON'T SHARE
For non-affiliates to market to You	NO	WE DON'T SHARE

To limit Our sharing

- Call (218) 365-3131 or (218) 827-3121 (callers may call collect), or
- Email mark@elyareacu.org informing the Credit Union of Your intention to opt out, or
- Mail the form below

Please note:
If You are a new member, We can begin sharing Your information 30 days from the date We sent 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 (218) 365-3131 or (218) 827-3121



Mail-in Form

Mark any/all You want to limit:

Do not share my personal information with other financial companies to jointly market products and services to me.

Name		Mail to:
Address		Ely Area Credit Union
City, State ZIP		2 East Chapman Street
Account Number(s)		Ely, Minnesota 55731

What We do	
How does Ely Area Credit Union 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.
How does Ely Area Credit Union collect my personal information?	<p>We collect Your personal information, for example, when You</p> <ul style="list-style-type: none"> • Apply for a loan or give Us Your wage statements • give Us Your contact information or apply for financing • show Your driver's license <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"> • sharing for affiliates' everyday business purposes - information about Your creditworthiness • affiliates from using Your information to market You • sharing for non-affiliates to market You <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	<p>Companies related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> • <i>Ely Area Credit Union has no affiliates.</i>
Non-Affiliates	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> • <i>Ely Area Credit Union does not share with non-affiliates so they can market to You.</i>
Joint Marketing	<p>A formal agreement between non-affiliated financial companies that together market financial products or services to You.</p> <ul style="list-style-type: none"> • <i>Our joint marketing partners include insurance companies.</i>