

# EPB EMPLOYEES CREDIT UNION



## FACTS

WHAT DOES EPB EMPLOYEES 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  
Loan balances and payment history  
Loan payment history and credit bureau scores

When you are *no longer* our member, we continue to share your information as described in this notice.

### How?

All financial companies need to share members' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their members' personal information; the reasons EPB Employees Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does EPB Employees 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
	Yes	No

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<b>For joint marketing with financial companies- to offer our products and services to you</b>	No	We do not share
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<b>For our affiliates' everyday business purposes- Information about your transactions and experiences</b>	No	We do not share
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<b>For our affiliates' everyday business purposes- Information about your creditworthiness</b>	No	We do not share
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<b>For our affiliates to market to you</b>	No	We do not share
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<b>For our non-affiliates to market to you</b>	No	We do not share
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Questions? Call 423-648-3413 or visit us at [www.epbecu.org](http://www.epbecu.org)

#### Who we are

**EPB Employees Credit Union**      **1500 McCallie Avenue, Chattanooga, Tennessee 37404**

#### What we do

<b>How does EPB Employees Credit Union protect my personal information?</b>	We use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
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<b>How does EPB Employees Credit Union collect my personal information?</b>	We collect your personal information, for example, when you become a member, apply for a loan, deposit or withdraw funds or use your credit or debit card. We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
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<b>Why can't I limit all sharing?</b>	Federal law gives you the right to limit only sharing for affiliates' everyday business purposes-information about your creditworthiness. Or 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.
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## Definitions

### **Affiliates**

Companies related by common ownership or control. They can be financial and non-financial companies. There are none.

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### **Non-affiliates**

Companies not related by common ownership or control. They can be financial and non-financial companies. There are none.

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### **Joint marketing**

A formal agreement between non-affiliated financial companies that together market financial products or services to you. There are none.

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