

## Privacy Policy

### EMPIRE ONE FEDERAL CREDIT UNION PRIVACY NOTICE

<b>What does Empire One Federal Credit Union do with your personal information?</b>		
<b>WHY?</b>	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 page carefully to understand what we do. If you have any questions, please contact a Member Service Representative at any one of our convenient branch locations.	
<b>WHAT?</b>	The types of personal information we collect and share depend on the product or service you have with us.  This information can include: <ul style="list-style-type: none"> <li>- Social Security Number and employment information</li> <li>- Account balances, transaction history and credit information</li> <li>- Assets and investment experience</li> </ul>	
<b>HOW?</b>	All financial companies need to share customers' personal information to run their everyday business. Below, we list the reasons we can share a member's personal information; the reasons Empire One Federal Credit Union chooses to share; and whether you can limit this sharing.	
<b>REASONS WE CAN SHARE YOUR PERSONAL INFORMATION</b>	<b>DOES BCFCU SHARE?</b>	<b>CAN YOU LIMIT THIS SHARING?</b>
<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	NO
<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	NO
<b>For our affiliates' everyday business purposes-</b> information about your creditworthiness	NO	WE DON'T SHARE
<b>For our affiliates to market to you</b>	YES	YES
<b>For our non-affiliates to market to you</b>	NO	WE DON'T SHARE
<b>To Limit Our Sharing</b>	Call us at (716)854-2458 to notify us of how you would like us to limit what we share with our affiliates	
<b>QUESTIONS?</b>	Please contact us at (716)854-2458 to speak with any representative	

**WHO WE ARE**

<b>Who is providing this notice?</b>	Empire One Federal Credit Union
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**WHAT WE DO**

<b>How does BCFCU protect my personal information?</b>	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. We restrict access to nonpublic personal information about you to those employees who have a specific business purpose in utilizing your data. Our employees are trained in the importance of maintaining confidentiality & member privacy.
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<b>How does BCFCU collect my personal information?</b>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>• open an account or deposit money</li> <li>• pay your bills or apply for a loan</li> <li>• use your credit or debit card</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
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<b>Why can't I limit all sharing?</b>	<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>
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<b>What happens when I limit sharing for an account I hold jointly with someone else?</b>	Your choices will apply to everyone on your account
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**DEFINITIONS**

<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• <i>Our affiliates includes companies with a CUNA Mutual or PSCU name and financial companies such as LPL Financial.</i></li> </ul>
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<b>Nonaffiliates</b>	Companies not related by common ownership or control. They can be financial and nonfinancial companies. Empire One FCU Does not share with non-affiliates so they can market it to you.
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<b>Joint Marketing</b>	<p>A formal agreement between nonaffiliated financial companies that together market financial product or services to you.</p> <ul style="list-style-type: none"> <li>• <i>Our joint marketing partners include categories of companies such as insurance companies, auto dealers, auto makers, and membership clubs.</i></li> </ul>
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