

FACTS	WHAT ESSEX COUNTY TEACHERS FEDERAL CREDIT UNION (ECTFCU) DOES 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: • Information we receive from you on applications or other forms, such as name, address, social security number, assets, and income; • Information about your transactions with us, our affiliates, or others, such as account balance, payment history, and parties to transactions; and • Information we receive from a consumer reporting agency, such as creditworthiness and credit history.
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 ECTFCU chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does ECTFCU 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 to report to credit bureaus	Yes	No
For our marketing purposes - to offer our products and services to you	Yes	Yes
For joint marketing with other financial companies	Yes	Yes
For our affiliates' everyday business purposes - information about your transactions, experiences and creditworthiness	N/A	N/A
For our affiliates to market to you	N/A	N/A
For non-affiliates to market to you	Yes	Yes

To limit our sharing	Call 973-748-8847. Please note: If you are a new customer, we can begin sharing your information 30 days from the date we sent 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.	

What we do	
How does ECTFCU 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 ECTFCU collect my personal information?	We collect your personal information, for example, when you - open an account or show your government-issued ID - seek advice about your investments or give us your income information - apply for financing We also collect your personal information from others, such as credit bureaus or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only - 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 law and individual companies may give you additional rights to limit sharing.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account - unless you tell us otherwise.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. - ECTFCU does not have affiliates at this time.
Non-affiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. – Non-affiliates we share with can include insurance companies, plastic card processors (credit/debit/ATM), financial statement publishers or printers, mail house, consumer reporting agencies, data processors, and check/share draft printers.
Joint Marketing	A formal agreement between non-affiliated financial companies that together market financial products or services to you. - Our primary joint marketing partner is CMFG Life Insurance Company.

Other Important Information
If you have any questions you can contact us: By mail – ECTFCU, 125 Franklin St., Bloomfield, NJ 07003 By email – info@ectcu.org By phone – 973-748-8847