

# *Privacy Disclosure Notice*

Escondido Federal Credit Union (EFCU), your member owned financial institution, is committed to providing you financial products and services that meet your financial needs. We are equally committed to providing the highest quality customer service possible. An important part of customer service is trust and confidentiality of member's account information. You can be confident that your financial privacy is a priority of this credit union. We are required by law to give you this privacy notice to explain how we collect, use and safeguard your personal financial information. If after reading this notice, you have any questions about how we handle your nonpublic personal information, please contact a Member Service Representative at (760) 839-6225 or (760) 839-4606 or email [EFCU@escondido.org](mailto:EFCU@escondido.org) or by mailing written requests to P.O. Box 1957, Escondido, CA, 92033-1957.

To assure the continued privacy and confidentiality of your personal financial information, EFCU observes these practices and procedures:

## **Information We Collect and Disclose**

We collect nonpublic personal information about you from some or all of the following sources:

- Information we receive from you on an application and or other forms. This can include such information as your address, phone number, social security number, assets, and income.
- Information about your transactions with EFCU, our affiliates, or others. This information can include your account balance, payment history, parties to transactions, and credit card usage.
- Information we receive from a consumer reporting agency, such as your creditworthiness and credit history.
- Information obtained when verifying the information you provide on an application or other forms. This may be obtained from your current or past employers, or from other institutions where you conduct financial transactions.

We may disclose all the information we collect, as described previously, to companies that perform marketing services on our behalf or to other financial institutions with whom we have joint marketing agreements. To protect our members' privacy, we only work with companies that agree to maintain strong confidentiality protections and limit the use of the information we provide. We do not permit these companies to sell the member information we provide to other third parties. In order to conduct the business of the credit union, we may also disclose nonpublic personal information about you under other circumstances as permitted or required by law. These disclosures typically include information to process transactions on your behalf, conduct the operations of our credit union, follow your instructions as you authorize, or to protect the security of our financial records. If you terminate your membership with EFCU, we will not share information we have collected about you, except as permitted or required by law.

## **How We Protect Your Information**

EFCU restricts 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 and member privacy. We maintain physical, electronic, and procedural safeguards that comply with federal regulations and lending industry practices to ensure the safety and confidentiality of your nonpublic personal information.

## **What You Can Do to Help Protect Your Privacy**

EFCU is committed to protecting the privacy of its members. Members can help by following these simple guidelines:

- Protect your account numbers, card numbers, PIN (personal identification numbers) and passwords. Never keep your PIN with your debit or credit card which can provide free access to your accounts if your card is lost or stolen.
- Use caution when disclosing your account numbers, social security numbers, etc. to other persons. If someone calls you, explains the call is on behalf of the credit union and asks for your account number, you should beware. Official credit union staff will have access to your account information and will not need to ask for it.
- Keep your information with EFCU current. It is important that we have current information on how to contact you. If we detect potentially fraudulent or unauthorized activity on your account, we will attempt to contact you immediately. If your address or phone numbers change, please let us know immediately.

If you have questions concerning this notice, please do not hesitate to call us at 760-839-4606 or 760-839-6225 or email to [EFCU@escondido.org](mailto:EFCU@escondido.org) or by mailing written requests to P.O. Box 1957, Escondido, CA 92033-1957– we are here to serve you.

Under California's privacy law, if you wish to opt out of information sharing with our joint marketing partners who provide financial products and services to you, that you may. You may opt out by notifying Escondido Federal CU in writing to P.O. Box 1957, Escondido, CA 92033-1957 or email [EFCU@escondido.org](mailto:EFCU@escondido.org).