

Your decision to block the disclosure of your nonpublic personal information will apply to all products and services you receive from us.

If you have a joint account, an opt out instruction given by one participant of this account will affect all participants of the account.

If you wish to opt out of disclosures, you may do so by checking the appropriate box(es) on the Opt Out Notice that you received with this notice and returning it to us at this address:

**ELECTRICAL WORKERS LOCAL 58  
CREDIT UNION  
1366 PORTER  
DETROIT, MICHIGAN 48226**

**IMPORTANT  
INFORMATION  
ABOUT YOUR  
PRIVACY**

## NOTICE OF YOUR FINANCIAL PRIVACY RIGHTS

This is our privacy notice for our members. When we use the words "you" and "your" we mean the following types of members:

- All of our consumer members who have a continuing relationship with us, such as:
  - Deposit account
  - Loan account
  - Credit card

We will tell you the sources for nonpublic personal information we collect on our members. We will tell you what measures we take to secure that information.

We will also tell you what information we share with other entities. We will explain what your rights are, and how you can exercise them. If you share your account relationship with someone else, for example where you are a co-borrower or joint holder of a checking account, we suggest that you share this information with each other to ensure that each of you are aware of our policy and your options.

We first define some terms.

**We, our, and us** means Electrical Workers Credit Union

**Nonpublic personal information** means information about you that we collect in connection with providing a financial product or service to you. Nonpublic personal information does not include information that is available from public sources, such as telephone directories or government records.

An **affiliate** is a company we own or control.

A **nonaffiliated third party** is a company that is not an affiliate of ours.

**Opt out** means a choice you can make to prevent certain sharing of information. We will explain how you can exercise this choice.

### THE INFORMATION THAT WE COLLECT

We collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications or other forms
- Information about your transactions with us
- Information about your transactions with nonaffiliated third parties
- Information from a consumer reporting agency

## THE CONFIDENTIALITY, SECURITY AND INTEGRITY OF YOUR NONPUBLIC PERSONAL INFORMATION

We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

### NONPUBLIC PERSONAL INFORMATION AND NONAFFILIATED THIRD PARTIES

We may disclose nonpublic personal information to nonaffiliated third parties. Here are the kinds of nonpublic personal information we disclose to nonaffiliated third parties:

- Nonpublic personal information we receive from you on an application or other forms, such as
  - Name
  - Address
  - Birth date

You may opt out of the disclosure of the information listed above.

#### Types of Nonaffiliated Third Parties

We may disclose nonpublic personal information about you to the following types of nonaffiliated third parties:

- Financial service providers, such as
  - Insurance agents

We may also disclose nonpublic personal information about you to nonaffiliated third parties as permitted by law.

#### Reasons For Disclosing

Here is why we may disclose nonpublic personal information about you to nonaffiliated third parties:

- To provide our members with information about additional products and services

#### Limitations on Disclosure

Here are the limitations we impose on the use of nonpublic personal information disclosed to nonaffiliated third parties:

- We do not allow telephone solicitations.

### NONPUBLIC PERSONAL INFORMATION AND FORMER MEMBERS

We do not disclose nonpublic personal information about former members.

### YOUR RIGHT TO BLOCK THE DISCLOSURE OF YOUR NONPUBLIC PERSONAL INFORMATION

**Nonaffiliated Third Parties.** If you do not want us to share your nonpublic personal information with nonaffiliated third parties, you can block the release of certain nonpublic personal information. This is known as your right to "opt out."



## YOU HAVE THE RIGHT TO CHOOSE

In this notice, we have explained our policy about the disclosure of certain information.

**Nonaffiliated Third Parties.** We have explained the kinds of nonpublic personal information we may disclose to nonaffiliated third parties. We have also explained the kinds of nonaffiliated third parties with whom we may disclose the nonpublic personal information. If you prefer that we do not disclose nonpublic personal information to nonaffiliated third parties, you may opt out of those disclosures, that is, you may direct us not to make those disclosures (other than the disclosures permitted by law).

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If you wish to opt out of disclosures, you may do so by checking the appropriate box(es) below and returning this form to us at this address:

Electrical Workers CrUnion  
1366 Porter  
Detroit, MI 48226

Do not share my nonpublic personal information with nonaffiliated third parties.

CUT HERE

Signature

Name(s)

Social Security Number(s)

Account Number(s)

Street Address Apt#

City, State, ZIP

