

# **PRIVACY POLICY**

The following privacy principles were established to maintain security, integrity and confidentiality of your personal financial information.

Energy Federal Credit Union (EFCU) is committed to protecting the privacy of its “Members” and “Member Relationship”. The privacy regulations covers not only members, but also:

- A nonmember who has a share, share draft, credit card account or other loan jointly with a member;
- A nonmember who has a loan serviced by the Credit Union.

In the course of providing service to you, we collect information about you. Some of this information is nonpublic personal information. We do not sell your nonpublic personal information but we share your nonpublic information with our service providers and others in order to better serve you. We share your nonpublic personal public information only with contractual safeguards to protect the confidentiality of your information. **WE DO NOT DISCLOSE YOUR NONPUBLIC PERSONAL INFORMATION TO NONAFFILIATED THIRD PARTIES EXCEPT AS PERMITTED BY LAW. WE ARE OFFERING MEMBERS THE OPPORTUNITY TO OPT-OUT OF ANY DISCLOSURE WE MAY ELECT TO MAKE IN THE FUTURE.** If we do elect to change our policy in the future you will be given another opportunity to opt-out at that time.

To protect our members’ privacy, EFCU will only work with companies that agree to maintain strong confidentiality protections and limit the use of information EFCU provides. EFCU agreements do not permit these companies to sell to other third parties the information that we provide.

If you have any questions after reading this Privacy Policy, please contact Energy Federal Credit Union’s Call Center at 301-670-1300 or 800-223-2177.

## **CATEGORIES OF INFORMATION WE COLLECT AND DISCLOSE TO OTHERS**

Energy Federal Credit Union collects nonpublic personal information about you from the following sources:

- Information EFCU receives from you on applications and other forms (for example, name, address, e-mail address, social security number, assets, and income).
- Information about your transactions with EFCU, our affiliates, or others including those companies that work closely with EFCU to provide you with diverse financial products and services (for example, your loan applications, teller transactions, account balances, payment history, and credit card usage).
- Information EFCU receives from credit reporting agency (for example, your credit worthiness 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).

Energy Federal Credit Union does not disclose any nonpublic personal information about members or former members, except as permitted by law.

For example, Energy Federal Credit Union may disclose nonpublic information that we have collected about you (member) to nonaffiliated third parties with which we have joint marketing agreements to perform marketing or provide other services you request.

If you, the member, decide to terminate your relationship with Energy Federal Credit Union, EFCU will not share information that has been collected about you, except as may be permitted or required by law.

### **INFORMATION COLLECTED BY VISITING THE EFCU WEB SITE**

Energy Federal Credit Union does not collect any information about you (the member) when you visit EFCU's web site ([www.energyfcu.org](http://www.energyfcu.org)). However, EFCU does collect and retain some information on an anonymous and aggregate basis, such as:

- Time and length of the visit;
- Pages accessed;
- Internet service provider used.

If you, the member, contact EFCU via e-mail, EFCU will retain your e-mail address.

### **OPPORTUNITY TO OPT-OUT**

If you prefer that Energy Federal Credit Union not disclose nonpublic information about you to nonaffiliated third parties, you may tell us now that you do not wish for us to share your information. That is, you may direct Energy Federal Credit Union not to make those disclosures (other than disclosures permitted by law). This "opt-out" will not apply to disclosures that are permitted by law and will not apply to disclosures to companies that perform marketing or other services on our behalf. You may opt-out of these disclosures or revoke your opt-out election at any time. If you wish to opt-out of disclosures to nonaffiliated third parties, you may select one of the following methods to exercise this right.

- Call a Call Center Member Service Representative (MSR) at 301-670-1300 or at 800-223-2177;
- Complete the attached form and mail it as instructed;
- Visit one of our MSR's at any of EFCU's branch offices;
- Contact our web site at [www.energyfcu.org](http://www.energyfcu.org);
- Write to:

EFCU  
Attention "opt-out"  
5 Choke Cherry Road, Suite 110  
Rockville, MD 20850

Once we receive your request, we will record your desire and should EFCU ever decide to transfer the nonpublic personal information to nonaffiliated third parties, we will observe your instruction. As noted, before EFCU changes its present policy of nondisclosure you will be notified and be provided another opportunity to opt-out. Your failure to opt-out now will not prevent you from doing so later. You may always contact us for assistance if you later wish to revoke your opt-out election.

**Note to non-member joint account holders:** You may exercise the right to opt-out, even if you are not actually a member of the Credit Union. Energy Federal Credit Union will treat an opt-out request from any one party to an account as if all of you directed Energy Federal Credit Union not to make disclosures to nonaffiliated third parties to which the opt-out right applies.

### **HOW EFCU PROTECTS INFORMATION ABOUT YOU, THE MEMBER**

Energy Federal Credit Union restricts access to nonpublic personal information about members to those employees who have a specific business purpose in utilizing member data. EFCU employees are trained in the importance of maintaining confidentiality and member privacy. EFCU maintains physical, electronic, and procedural safeguards that comply with federal regulations and lending industry practices to safeguard the member nonpublic personal information.

Energy Federal Credit Union reserves the right to change this policy at any time by notifying the members of the revised privacy policy.

**ENERGY FEDERAL CREDIT UNION OPT-OUT FORM**

**We do not disclose your nonpublic personal information to nonaffiliated third parties except as permitted by law.** We are offering members the opportunity to opt-out of any disclosures we may elect to make in the future.

In the course of providing services to our membership, Energy Federal Credit Union collects and shares information about you. The privacy notice that accompanies this form explains that nonpublic personal information about our members is shared with certain organizations as permitted by law to provide EFCU services to you.

Energy Federal Credit Union is required by law to give you the right to “opt-out” of information sharing before it shares nonpublic personal information with nonaffiliated third parties, except when permitted by law. **We do not presently share your nonpublic personal information except as permitted by law. This opt-out notice is being provided to guide us should EFCU decide to change its policy in the future.**

If you prefer that we do not disclose your nonpublic personal information, you may indicate this opt out right at any time by one of the alternatives listed below. If you have any questions about this notice, if you would like to exercise your opt-out right, or if you’ve elected to opt-out previously but have changed your mind, contact our Call Center Member Service Representative at 301-670-1300 or 800-223-2177. Other ways you can exercise your opt-out option are to:

- Sign on to [www.energyfcu.org](http://www.energyfcu.org), click on our Privacy Section, and complete the opt-out form; or
- Sign and mail the form below to Energy Federal Credit Union, 5 Choke Cherry Road, Suite 110, Rockville, MD 20850, Attention “opt-out”

---

**ENERGY FEDERAL CREDIT UNION OPT-OUT FORM**

(detach and return)

I am exercising my opt-out option as permitted by law.

Name \_\_\_\_\_

e-mail address: \_\_\_\_\_

(NOTE: Any one listed on the account may elect to opt-out on the account on behalf of all account holders.)

Account Number \_\_\_\_\_

Please list any additional account numbers for which the opt-out will apply

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

All accounts on which I am listed

Your Signature \_\_\_\_\_

Date \_\_\_\_\_