

FACTS WHAT DOES Locomotive & Control Employee's Federal Credit Union DO WITH YOUR PERSONAL INFORMATION?

Why? Financial companies choose how they share your personal information. Federal law give 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 depends on the products or services you have with us. This information can include:

- Social Security number and Income
- Account Balances and Payment History
- Credit History and Credit Scores

How? All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Locomotive & Control Employee's Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Loco & Cont share?	Can you limit this Sharing?
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For our everyday business purposes — such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	YES	NO
For our marketing purposes — to offer our products and services to you	YES	NO
For joint marketing with other financial companies	YES	YES
For our affiliates' everyday business purposes — information about your transactions and experiences	NO	NO
For our affiliates' everyday business purposes — information about your creditworthiness	NO	NO
For nonaffiliates to market to you	NO	NO

To limit our sharing – Call 814-825-6763
 Visit us online: www.locomotivecontrolefcu.com
 Mail the form below : 1286 East 38th Street Erie, PA 16504

 Mark any/all you want to limit:

___ Do not share my nonpublic personal information with other financial institutions with which you have joint marketing agreements.

Name: _____

Address: _____

Account #: _____

Who is providing this notice?	Locomotive & Control Employee's Federal Credit Union
How does Locomotive & Control EFCU 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 Locomotive & Control EFCU collect my personal information	We collect your personal information, for example, when you <ul style="list-style-type: none"> • Open an account or deposit money • Pay your bills or apply for a loan • Use your debit card
Why can't I limit all sharing?	Federal law gives you the right to limit only <ul style="list-style-type: none"> • sharing for affiliates' everyday business purposes—information about your creditworthiness • affiliates from using your information to market to you • sharing for nonaffiliates to market to you State laws 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

Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • NONE
Non affiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • NONE
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> • CUNA Mutual Group Member Connect • My CU Services, LLC. • Invest In America