



PRIVACY POLICY

FACTS	WHAT DOES EMPEOPLE CREDIT UNION DO 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?	<p>The types of personal information we collect, and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> > Social Security number > Account balances > Payment history > Transaction history > Account transactions > Checking account information <p>When you are <i>no longer</i> a member, we continue to share your information as described in this notice.</p>
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 Empeople chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Empeople 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 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	No
For our affiliates' everyday business purposes – information about your transactions and experiences	No	We don't share
For our affiliates to market to you (SMS text opt-in data will not be shared with any third-parties, including our affiliates)	Yes	Yes
For our affiliates' everyday business purposes – information about your creditworthiness	Yes	Yes
For nonaffiliates to market to you	No	We don't share
Questions?	Email us at service@empeople.com or call us at (309) 743-1000.	



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What We Do	
How does Empeople 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. We also maintain other physical, electronic and procedural safeguards to protect this information and we limit access to information to those employees for whom access is appropriate.
How does Empeople collect my personal information?	We collect your personal information, for example, when you: <ul style="list-style-type: none"> • Open an account • Apply for a loan • Give us your contact information • Provide your mortgage information • Make a wire transfer We also collect your personal information from others, such as credit bureaus.
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. See below for more on your rights under state law.
Why is SMS text opt-in data excluded from affiliate marketing?	Text messaging is a highly regulated channel of communication. Wireless carriers prohibit financial institutions from sharing consumer SMS text opt-in data for third-party lead generation. Only the business that has obtained a consumer's consent may contact an individual via SMS for marketing purposes. Because of this, we do not share consumer SMS text opt-in data with our affiliated for their own marketing purposes.
Definitions	
Affiliates	Companies are related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> • Empeople has the affiliates, Empeople Investment & Retirement Services and Empeople Insurance Services
Nonaffiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> • Empeople does not share with nonaffiliates so they can market to you.



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Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none">• Our joint marketing partners include insurance companies.
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Other Important Information

For Alaska, Illinois, Maryland, and North Dakota Members. We will not share personal information with nonaffiliates either for them to market to you or for joint marketing – without your authorization.

For California Members. We will not share personal information with nonaffiliates either for them to market to you or for joint marketing – without your authorization. The Credit Union reserves the right to modify, change or amend this Privacy Policy and Agreement at any time without notice other than as expressly required by applicable law.

Notices and “Joint Relationships”. Except where expressly required by applicable law, we will provide all notices to the person (member) listed first on any application, agreement or other relevant document with us. The notice will be mailed to the address noted for said person on the application, agreement or other document. If this person (member) has agreed to receive notices and disclosures electronically, then we can send all such notices and notifications, to the e-mail or Internet address provided by said person; or we shall post or otherwise give notice by posting a notice, providing a link or using such other electronic methods authorized under applicable laws and/or regulations. All joint owners, borrowers and guarantors agree to the receipt and sufficiency of any notice or notification sent according to this paragraph.

The Credit Union reserves the right to modify, change or amend this Privacy Policy and Agreement at any time without notice other than as expressly required by applicable law.

For Massachusetts, Mississippi and New Jersey Members. We will not share personal information from deposit or share relationships with nonaffiliates either for them to market to you or for joint marketing – without your authorization.

For Vermont Members. We will not share personal information with nonaffiliates for them to market to you without your authorization and we will not share personal information with affiliates or for joint marketing about your creditworthiness without your authorization.