



FACTS	WHAT DOES EL MONTE COMMUNITY 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?	The types of personal information we collect and share depend on the product or service you have wit This information can include:	
	 ♦ Social Security number and income ♦ account balances and payment history ♦ credit history and credit scores 	
	When you are no longer our member, we continue to share your information as described in this notice.	
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 El Monte Community Credit Union chooses to share; and whether you can limit this sharing.	

Reasons we can share your personal information	Does El Monte Community Credit Union 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	Yes
For our affiliates' everyday business purposes information about your transactions and experiences	No	We do not share
For our affiliates' everyday business purposes information about your creditworthiness	No	We do not share
For nonaffiliates to market to you	No	We do not share

To Limit Our Sharing: Call 626.444.0501 - our menu will prompt you through your choice(s), visit us online: https://www.elmonteccu.org/, or mail the form below at El Monte Community Credit Union, 11718 Ramona Blvd., El Monte, CA 91732.

Please note: If you are a new member, we can begin sharing your information [30] days from the date we sent this notice. When you are no longer our member, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.

What we do				
How does El Monte Community Credit Union 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 El Monte Community Credit Union collect my personal information?	We collect your personal information, for example when you ◆ open an account or deposit money ◆ pay your bills or apply for a loan ◆ apply for insurance We also collect your personal information from others, such as credit bureaus and other companies.			
Why can't I limit all sharing?	Federal law gives you the right to limit only ◆ 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.]			

Definitions				
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies			
	◆ El Monte Community Credit Union has no affiliates.			
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies			
	♦ El Monte Community Credit Union does not share with nonaffiliates so they can market to you.			
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you.			
	 Our joint marketing partners include Merkle. 			

Other important information

For California Residents: Please see the Important Privacy Choices for California Members form to exercise opt-out rights that may be available to you under the California Financial Information Privacy Act that otherwise are not under this U.S. Consumer Privacy Notice provided under federal law. You may also have additional privacy rights under our CCPA Privacy Policy.

Mail-In Form	
If you have a joint account, your choice(s) will apply to everyone on your account unidess you mark below. Apply my choices only to me	Mark any/all you want to limit: Do not allow your affiliates to use my personal information to me. Do not share my personal information with nonaffiliates to market their products and service to me. Name: Address:
,	[Account #]:

Mail To:

EL MONTE Community Credit Union 11718 Ramona Blvd. El Monte, CA 91732