

FACTS		WHAT DOES EMPOWER FEDERAL 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 with us. This information can include: <div><div>◆ Social Security number</div><div>◆ Income</div><div>◆ Account balances</div><div>◆ Payment history</div><div>◆ Credit history</div><div>◆ Credit scores</div></div>		
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 Empower Federal Credit Union chooses to share; and whether you can limit this sharing.		
Reasons we can share your personal information		Does Empower Federal 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	Yes
For joint marketing with other financial companies		Yes	Yes
For our affiliates' everyday business purposes - information about your transactions and experiences		Yes	Yes
For our affiliates' everyday business purposes - information about your creditworthiness		No	We don't share
For our affiliates to market to you		Yes	Yes
For nonaffiliates to market to you		Yes	Yes
To limit our sharing	◆ Call Toll-free 800.462.5000 to speak with a member contact center representative Please note: If you are a <i>new</i> member, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> a member, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.		
Questions?	Call 315.477.2200 or go to www.empowerfcu.com		

What We Do	
How does Empower Federal 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 Empower Federal Credit Union collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ◆ Open an account ◆ Deposit money ◆ Pay your bills ◆ Apply for a loan ◆ Use your credit or debit card <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <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 <p>State laws and individual companies may give you additional rights to limit sharing.</p>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to you separately. However, each joint consumer on your account may choose to have the opt out apply to everyone on your account.
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> ◆ <i>Our affiliates include:</i> <ul style="list-style-type: none"> ◆ <i>Financial companies such as: Empower Insurance Services LLC and Empower Wealth Management LLC.</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> ◆ <i>Nonaffiliates we share with can include securities broker-dealers, insurance brokers, credit card companies and mutual funds brokers.</i>
Joint Marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ◆ <i>Our joint marketing partners include tax preparers, insurance and credit card companies.</i>