

## FACTS

### WHAT DOES EVANSVILLE TEACHERS FEDERAL CREDIT UNION (ETFCU) / LIBERTY FINANCIAL, A DIVISION OF ETFCU (LF) DO WITH YOUR PERSONAL INFORMATION?

<b>Why?</b>	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.	
<b>What?</b>	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> <li>■ Social Security number and transaction history</li> <li>■ account balances and payment history</li> <li>■ credit history and checking account information</li> </ul>	
<b>How?</b>	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 members' personal information; the reasons Evansville Teachers Federal Credit Union / Liberty Financial, a division of ETFCU chooses to share; and whether you can limit this sharing.	
<b>Reasons we can share your personal information</b>	<b>Does ETFCU/LF share?</b>	<b>Can you limit this sharing?</b>
<b>For our everyday business purposes—</b> such as to process your transaction, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes—</b> to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	Yes	No
<b>For our affiliates' everyday business purposes—</b> information about your transactions and experiences	Yes	No
<b>For our affiliates' everyday business purposes—</b> information about your creditworthiness	Yes	Yes
<b>For our affiliates to market to you</b>	Yes	Yes
<b>For nonaffiliates to market to you</b>	No	We don't share
<b>To limit our sharing</b>	* Mail the form below 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> 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.	
<b>Questions?</b>	Call (812) 477-9271 or toll-free 1-800-800-9271.	



Mail-in Form		
If you have a joint account, your choice(s) will apply to everyone on your account unless you mark below.  <input type="checkbox"/> Apply my choices only to me	Mark any/all you want to limit: <input type="checkbox"/> Do not share information about my creditworthiness with your affiliates for their everyday business purposes and do not allow your affiliates to use my personal information to market to me.	
	<b>Name</b>	
	<b>Address</b>	
	<b>City, State, Zip</b>	
	<b>Account #</b>	
		<b>Mail to:</b> Evansville Teachers Federal Credit Union P.O. Box 5129 Evansville, IN 47716-5129

What we do	
<b>How does ETFCU/LF protect my personal information?</b>	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.
<b>How does ETFCU/LF collect my personal information?</b>	We collect your personal information, for example, when you <ul style="list-style-type: none"> <li>■ open an account or make deposits or withdrawals from your account</li> <li>■ make a wire transfer or apply for a loan</li> <li>■ give us your contact information</li> </ul> We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
<b>Why can't I limit all sharing?</b>	Federal law gives you the right to limit only <ul style="list-style-type: none"> <li>■ sharing for affiliates' everyday business purposes—information about your creditworthiness</li> <li>■ affiliates from using your information to market to you</li> <li>■ sharing for nonaffiliates to market to you</li> </ul> State laws and individual companies may give you additional rights to limit sharing.
<b>What happens when I limit sharing for an account I hold jointly with someone else?</b>	Your choice will apply to everyone on your account—unless you tell us otherwise.
Definitions	
<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>■ <i>Our affiliates are ETFCU Lending Services, LLC and ETFCU Service Organization, LLC that include ETFCU Financial Group and ET Shield®.</i></li> </ul>
<b>Nonaffiliates</b>	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>■ <i>Evansville Teachers Federal Credit Union does not share information with nonaffiliates so they can market to you.</i></li> </ul>
<b>Joint marketing</b>	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> <li>■ <i>Our joint marketing partners include credit card, debit card, and insurance companies.</i></li> </ul>





**EVANSVILLE TEACHERS  
FEDERAL CREDIT UNION**



**Liberty**  
**FINANCIAL**  
*A Division of ETFCU*

## Online and Mobile Privacy Policy

This Online and Mobile Privacy Policy explains how Evansville Teachers Federal Credit Union and Liberty Financial, a Division of ETFCU, collectively ETFCU, (“ETFCU,” “we,” “us”) collect, use, protect, and disclose information and data when you visit any online, mobile site, or application that we own including, but not limited to, our website and our mobile apps (“Sites”). **By using any of the ETFCU Sites, you consent to this Online and Mobile Privacy Policy.**

### Information We Collect

ETFCU collects information when you use one or more of our Sites. The type of information we collect depends on how you use our Sites.

**Personal Information:** Through our Sites, we collect information that may, either alone or when combined with other information, identify you as an individual. This is referred to as “Personal Information.” Personal Information may include your name, address, social security number, telephone number, and email address. Non-personal information we collect may include IP address and device identifier. We do not collect, capture, or retain Personal Information when you are just browsing our Sites. We may collect the following anonymous information we call “Device Information” when you visit our Sites:

- network or device related information like your operating system or IP address
- information about your physical location, but only with your permission
- anonymous information about which pages you visit on our Sites

**Online Account Applicants:** In addition to the Device Information discussed above, if you apply for a new deposit or investment account online, we collect Personal Information such as your name, address, telephone number and email address, and your account history information, Social Security Number, or other identification information, supporting documents, and other account qualification information. We keep this collected information from both completed and partially completed applications.

**Online and Mobile Banking Users:** In addition to the Device Information discussed above, if you do bank online with us, you are required to create an online banking profile by supplying a username, password, email address, and answers to a few security questions. Once you have created your online banking profile, we also collect and retain certain Personal Information including:

- your name, postal address, email address, phone number, and other contact information
- your account number(s) and certain transaction information
- your date of birth and Social Security Number or individual Taxpayer Identification Number
- information necessary for you to transfer funds from your ETFCU accounts to your accounts at other financial institutions or pay your bills online

**Online Credit and Loan Applicants:** In addition to the Device Information discussed above, if you choose to apply for credit or a loan online, we collect Personal Information including your name, address, telephone number, Social Security Number, date of birth, income, debts, email address, account history information, employment history and other credit qualification information. We keep this collected information from both completed and partially completed applications.

**Credit and Debit Card Reward Customers:** In addition to the Device Information, if you are a credit or debit card customer, and you decide to register for online access to the ScoreCardRewards Program we collect Personal Information including your name, postal address, and email address in addition to your card number(s).

**App Users:** If you download and use our apps we automatically collect and keep certain information about your mobile device or computer, such as your device's unique identification number, its operating system, certain device settings and preferences, and information about how you are interacting with our apps. If you use our mobile deposit services, and take photographs of checks using our App, we will also collect an image of your check solely to process your deposit. Use of our app requires access to your device's location in the background.

#### **How We Use And Share Personal Information**

We collect Personal Information and contact information from you to respond to your requests, deliver services, remember users and their preferences, perform statistical analysis, authenticate users, comply with legal and regulatory obligations, prevent fraud, detect and respond to security incidents, for marketing purposes, and to deliver information to prospective and current online account holders. We do not sell or lease the Personal Information we collect to non-affiliate third parties for marketing purposes, but we may share certain information with our affiliates and select non-affiliated third parties for other purposes. You should read this section carefully to learn more about what we do with the Personal Information you share with us:

**Site Visit Information:** When you visit our Sites or use our Apps we use anonymous information to help us remember you and your preferences. For more information on how we do this, please read the section on "Cookies and Beacons" below. We may also use cookies to identify and authenticate customers using a randomly assigned code, and not the customer's Personal Information. Our Sites also collect location information with your permission, and we use that information to enhance the quality of our services by helping you find ATM and branch locations.

**Online Account Applicant Information:** If you apply for a deposit or investment account through our Sites, we may use the Personal Information you provide and share it with others to process your request for an account, to obtain background and credit information about you from third parties to the extent permitted by law or, if you share your telephone number, email address or physical address with us, we may use that information to contact you about the services for which you expressed an interest.

**Online Banking Customer Information:** If you are an online banking customer, we use the Personal Information you share with us to identify you, process your transaction requests, confirm your identity, and to offer our own or our affiliates' products or services that may be of interest to you. We also use

your contact information to respond to your telephone or online chat inquiries or to provide information on products or services. We may share information about you with third parties in accordance with our [Privacy Policy](#).

**Credit and Loan Applicant Information:** If you apply for a loan or a credit card through our Sites, we may use the Personal Information you provide to process your request for a loan and to obtain background and credit information about you from third parties to the extent permitted by law. By applying for a loan or credit card through our Sites you agree that we may obtain this background and credit information.

**Credit and Debit Card Rewards Program Information:** If you participate in our ScoreCard Rewards Program, we may use the Personal Information you provide to allow you to access your ScoreCard Rewards Program account, to improve the ScoreCard Rewards Program, and to provide information about our own, or third-party products and services that we think are of interest to ScoreCard Rewards Program participants.

**App User Information:** If you use our Apps, we use the data collected to provide access to such services, process and perform requested transactions, and enhance the quality and efficiency of our mobile banking services. When you install our app a random user GUID unique to your device is generated, which identifies users and sends campaigns. The app tracks user's app entry, app exit, and pages viewed within the app. Location is used for geofencing and beacon scanning and may be collected when the app is closed.

**Legal and Law Enforcement Requests:** We may disclose Personal Information or Device Information collected from our Sites as required or permitted by law, and to comply with any legal requests of such information.

### **Cookies And Beacons**

A cookie is an electronic file our Sites place on your computer to store information that makes your visit to our Sites more efficient. Cookies let our Sites recognize if your computer or mobile device has visited or used our Sites before, and what security requirements and browser preferences your computer or mobile device requires. We only use cookies to provide better services and more effective Sites.

"Beacons" include small graphic files with a unique identifier that are used to track a visitor or user of our Sites online movements over time and across different websites. Unlike cookies, beacons are embedded on websites, not downloaded on your computer or device. We use beacons to better manage content and to improve the use and efficiency of our Sites.

### **Geolocation And Online Tracking**

When you visit our Sites, you may be asked if you would like to share your location with us. You must opt-in to sharing your location before we will collect it. We use this information to offer location-specific services, such as locating our ATMs and branches near you. Our Apps use, but do not store, certain location-based data from your mobile device to help you find our branches or our ATMs. If you do not wish to use these location features, you can disable location services on your device.

## **Changing Your Information**

You can update your contact or personal information by contacting us through telephone at 800-800-9271 or online chat. You may also be able to update select information by logging into your account via online or mobile banking.

## **Site And App Security**

We take protecting your Personal Information very seriously. We use reasonable administrative, technical and physical safeguards to protect your Personal Information from unauthorized use or access. When you log in to any of our Sites, your login and personal information are protected by Transport Layer Security (TLS) encryption, a security protocol that helps to ensure the data sent over the Internet between your device and us remains confidential. Our secure websites use Extended Validation Certificates to provide greater assurance you are communicating with us and not another site that falsely claims or pretends to be us.

**Secure Passwords:** The mandatory use of a username and password to access account information provides additional security to your accounts. It is critical that your password is kept confidential. We will never ask you for your password. Multi-factor authentication may be used when a device is not recognized.

## **Other Websites**

For your convenience, our Sites may contain links to other websites, or may refer you to other websites. Those other sites may be operated by other companies affiliated with us or by third party companies not affiliated with us. Once you leave our Sites and access another website, you are subject to the privacy and security policies of that website.

## **Children's Online Privacy**

Our Sites and our Apps are not intended for children under the age of 13. Please do not access or use our Sites or our Apps if you are under 13 years of age. By using our Sites or using our Apps, you affirm that you are over the age of 13. For more information about the Children's Online Privacy Protection Act (COPPA), visit the FTC website: [www.ftc.gov](http://www.ftc.gov).

## **California Consumer Privacy Act**

For more information about the rights of California residents under the California Consumer Privacy Act, please see our [CCPA Disclosure and Notice at Collection](#).

## **Changes**

We may change this Online and Mobile Privacy Policy at any time without prior notice to you. Your continued use of our Sites after an update indicates your acceptance of any changes made to this Policy.

## **Questions**

If you have questions, please call us at 800-800-9271.