

# FACTS

## WHAT DOES EVERGREEN CREDIT UNION 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>	<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"> <li>• Social Security Number and Payment History</li> <li>• Account Balances and Transaction or Loss History</li> <li>• Account Transactions and Mortgage Rates and Payments</li> </ul>
<b>How?</b>	All financial companies need to share member's personal information to run their everyday business. In the section below, we list the reasons financial companies can share their member's personal information; the reasons Evergreen Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Evergreen Credit Union share?	Can you limit this sharing?
<b>For our everyday business purposes—</b> such as to process your transactions, 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	Yes
<b>For joint marketing with other financial companies</b>	Yes	Yes
<b>For our affiliates' everyday business purposes—</b> information about your transactions and experiences	No	We don't share
<b>For our affiliates' everyday business purposes—</b> information about your creditworthiness	No	We don't share
<b>For nonaffiliates to market to you</b>	No	We don't share

<b>To limit our sharing</b>	<ul style="list-style-type: none"> <li>• Call (920) 729-2999</li> </ul> <p><b>Please note:</b></p> <p>If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>
<b>Questions?</b>	Call (920) 729-2999 or go to <a href="http://www.evergreencu.com">www.evergreencu.com</a>

Who we are	
Who is providing this notice?	Evergreen Credit Union 1500 W. American Drive, Neenah, WI 54956
What we do	
How does Evergreen 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 Evergreen Credit Union collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>■ open an account or apply for a loan</li> <li>■ provide account information or show your government-issued ID</li> <li>■ give us your contact information</li> </ul> <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"> <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> <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 everyone on your account.
Definitions	
<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>■ <i>Evergreen Credit Union has no affiliates</i></li> </ul>
<b>Nonaffiliates</b>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>■ <i>Evergreen Credit Union does not share with nonaffiliates so they can market to you.</i></li> </ul>
<b>Joint marketing</b>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>■ <i>Our joint marketing partners include insurance companies.</i></li> </ul>

### Children's Online Privacy Protection Act (COPPA)

The Children's Online Privacy Protection Act (COPPA) restricts the collection, use, or disclosure of Personal Information from and about children under the age of 13 on the internet. In compliance with COPPA, Evergreen Credit Union (known as "Credit Union") is committed to protecting the online privacy of the children who visit our website. The Credit Union's website and online services are not directed to children under the age of 13. Should the Credit Union receive information from a child known to be under 13, the information will only be used to respond directly to the child, seek parental consent, or provide parental notice. Products geared towards the financial success of children, such as our Seedling Savings Club, require parental consent to be opened and enrolled. The Credit Union is not responsible for the data collection and use practices of nonaffiliated third parties. For more information about the Children's Online Privacy Protection Act (COPPA), please visit the Federal Trade Commission's website.

### Other important information