

FACTS

WHAT DOES THE OHIO EDUCATIONAL CREDIT UNION (OHecu) 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 require 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 depends on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> ■ Social Security number and account balances ■ Transaction history and payment history ■ Income and credit history
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 OHecu chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does OECU 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	No	We don't share
For our affiliates' everyday business purposes — information about your creditworthiness	No	We don't share
For non affiliates to market to you	Yes	Yes

To limit our sharing	<ul style="list-style-type: none"> ■ Call 800-552-6328 or ■ Visit us online: www.ohecu.com <p>Please Note:</p> <p>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.</p> <p>However, you can contact us at any time to limit our sharing.</p>
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Questions?	Call 800-552-6328 or go to www.ohecu.com
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Who we are	
Who is providing this notice?	The Ohio Educational Credit Union (OHecu)
What we do	
How does OHecu 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 OHecu collect my personal information?	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> ■ Open an account ■ Make deposits or withdrawals from your account ■ Apply for a loan ■ Provide employment information ■ Give us your income information <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 choice will 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>OHecu has no affiliates</i>
Non affiliates	<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>Non affiliates we share with can include mortgage companies, insurance companies and direct marketing companies</i>
Joint marketing	<p>A formal agreement between non affiliated financial companies that together market financial product or services to you.</p> <ul style="list-style-type: none"> ■ <i>Our joint marketing partners include Velera, Trustage, and Franklin Madison</i>



YOUR DEPOSITS ARE
INSURED TO \$250,000
PER ACCOUNT.

THIS INSTITUTION IS NOT FEDERALLY INSURED.
MEMBERS' ACCOUNTS ARE NOT INSURED OR GUARANTEED BY
ANY GOVERNMENT OR GOVERNMENT-SPONSORED AGENCY



We do business in accordance with
the Federal Fair Housing Law and
the Equal Credit Opportunity Act.