

FACTS**WHAT DOES ALCON EMPLOYEES 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:

- Social Security number and Credit History with the credit union
- Account Balances and Credit Card or other debt
- Transaction History and Checking Account information

How?

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 Alcon Employees Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Alcon EFCU 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	NO	We don't share
For our affiliates' everyday business purposes— information about your transactions and experiences	YES	NO
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 800-235-6913 —our menu will prompt you through your choice(s) or
- Visit us online: WWW.ALCONEFCU.ORG

Please note:

If you are a *new* customer, we can begin sharing your information 30 days from the date we sent this notice. When you are *no longer* our customer, 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 800-235-6913 or go to WWW.ALCONEFCU.ORG

Who we are

Who is providing this notice?

Alcon Employees Federal Credit Union

What we do

How does Alcon Employees FCU 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.

We also maintain other physical, electronic, and procedural safeguards to protect this information.

How does Alcon Employees FCU collect my personal information?

We collect your personal information, for example, when you

- Open an account or Provide account information
- Apply for a loan or Give us your contact information
- Give us your income information

We also collect personal information from others, such as credit bureaus, affiliates or 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.

What happens when I limit sharing for an account I hold jointly with someone else?

Your choice will apply to all account owners and all your sub-accounts.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *Alcon a Novartis company support functions to the credit union, such as mail services, information technology services.*

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *We may share information with companies to perform bulk mailing of member statements, processing of transactions, mortgage lending, insurance products offered on accounts.*

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *Alcon Employees Federal Credit Union does not joint market with any company other than Credit Union National Association (CUNA)*

Other important information

Your privacy and security is important to us! Alcon Employees Federal Credit Union's Board of Directors work diligently to insure your privacy and financial security are not at risk. We will only partner with those companies that are reputable and that sign confidentiality agreements. We share your information as little as possible, only for necessary credit union business purposes and occasionally for financial products offered that we believe could be beneficial to you.