

Edisto Federal Credit Union Privacy Notice

Edisto Federal Credit Union, your member owned financial institution, is committed to providing you financial products and services to meet your needs and reach your financial goals. We are equally committed to protecting our members' privacy. You can be confident that your financial privacy is a priority of this credit union. We are required by law to give you this privacy notice to explain how we collect, use and safeguard your personal financial information. If you have any questions, please contact us at (803) 535-0077.

Information We Collect and Disclose About You

We collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications and other forms;
- Information about your transactions with us or others;
- Information we receive from a consumer reporting agency;
- Information obtained when verifying the information you provide on an application or other forms. This may be obtained from your current or past employers, or from other institutions where you conduct financial transactions.

We may disclose all the information we collect, as described previously, to companies that perform marketing services on our behalf or to other financial institutions with whom we have joint marketing agreements. To protect our members' privacy, we only work with companies that agree to maintain strong confidentiality protections and limit the use of information we provide. We do not permit these companies to sell the member information we provide to other third parties.

In order to conduct the business of the credit union, we may also disclose nonpublic personal information about you under other circumstances as permitted or required by law. These disclosures typically include information to process transactions on your behalf, conduct the operations of our credit union, follow your instructions as you authorize, or protect the security of our financial records.

If you terminate your membership with Edisto Credit Union, we will not share information we have collected about you, except as permitted or required by law.

How We Protect Your Information

We restrict access to nonpublic personal information about you to those employees who have a specific business purpose in utilizing your data. Our employees are trained in the importance of maintaining confidentiality and member privacy. We maintain physical, electronic, and procedural safeguards that comply with federal regulations and leading industry practices to safeguard your nonpublic personal information.

Approved: February 2009 Reviewed/Revised: March 2026
PRIVACY POLICY AND AGREEMENT

Trust has always been the foundation of our relationship with members. Because you trust us with your financial and other personal information, we are committed to respect your privacy and safeguard that information. To preserve your trust, we pledge to protect your privacy by adhering to the practices described.

By signing any application or agreement with us, or your use or continued use of any our services with after receiving this document, you jointly and severally agree to the terms and conditions set forth in this Policy and Agreement.

1. **The Categories of Information We Collect.** We only collect information about our members for lawful business purposes, or as otherwise required by applicable law. We maintain strict security procedures to protect your information. We collect information about members from the following sources: a) Information we receive from you on applications and other forms such as your name, address, social security number, assets and income; b) Information about your transactions with us, our affiliates, and others such as your account balance, payment history, parties to your transactions and credit card usage; and c) Information we receive from consumer reporting agencies regarding your creditworthiness and credit history.

You agree that the street and e-mail address provided in your Membership Application, Signature Card or any other applications or notices accepted by us are publicly available and will be used to provide notices, disclosures, statements, other communications (including but not limited to our responses to your e-mail communications) and offers for certain products or services as explained in this Privacy Policy.

2. **Categories of Information We Disclose.** We do not disclose any non-public personal information about our members or former members, except as permitted by applicable law. EXAMPLE: We may disclose the nonpublic personal information we collect as described above to Financial Service Providers such as insurance agents, and to other non-affiliated third-parties as permitted by applicable law.
3. **Security.** We are committed to taking every reasonable precaution to protect individual identifying information that you provide to us. We restrict access to nonpublic personal information about you to employees who need to know that information to provide products or services to you. We also maintain physical, electronic and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.
4. **Notices and "Joint Relationships".** Except where expressly required by applicable law, we will provide all notices, including opt-out notifications if required to the person (member) listed first on any application, agreement or other relevant document with us. The notice will be mailed to the address noted for said person on the application, agreement or other document. If this person (member) has agreed to receive notices and disclosures electronically, then we can send all such notices and notifications, including but not limited to appropriate opt-out forms, to the e-mail or Internet address provided by said person. All joint owners, borrowers and guarantors agree to the receipt and sufficiency of any notice or notification sent according to this paragraph.
5. **Modification.** The Credit Union reserves the right to modify, change or amend this Privacy Policy and Agreement at any time without notice other than as expressly required by applicable law.

6. Disclosures of Information About Former Members. If you terminate your membership with Edisto Federal Credit Union, we will not share information we have collected about you, except as permitted or required by law.

What You Can do to Help Protect Your Privacy

Edisto Federal Credit Union is committed to protecting the privacy of its members. Members can help by following these simple guidelines:

- Protect your account numbers.
- Use caution when disclosing your account numbers, social security numbers, etc. to other persons. If someone calls you, explain the call is on behalf of the credit union and asks for your account number, you should beware. Official credit union staff will have access to your information and will not need to ask for it.
- Keep your information with us current. It is important that we have current information on how to reach you. If we detect potentially fraudulent or unauthorized activity or use of an account, we attempt to contact you immediately. If your address or phone number changes, please let us know.

If you have any questions concerning this notice, please do not hesitate to call us---we are here to serve you.

It's Your Choice-Here's How

To "opt-out" pursuant to our Privacy Policy, you can complete the form below and mail to:

Edisto Federal Credit Union
1880 Russell Street
Orangeburg, SC 29115

I do not want my non-public personal information (other than as permitted by applicable law) to be provided to non-affiliated third parties.

Name

Social Security Number

***Joint Owner, Co-Borrower or Guarantor**

Social Security Number (Joint Owner)

Street Address**Apt #**

City**State****Zip****Phone**

*Please complete name and social security number if a joint owner, co-borrower or guarantor also elects to opt out.