

PRIVACY COMMITMENT

Ent is committed to protecting the privacy of its members and customers. References to “we”, “us”, and “our” refer to Ent. References to “you” and “your” shall mean the members (and non-member customers) of Ent. In the course of providing services to you, we collect nonpublic personal information about you. The purpose of this notice is to inform you of our Privacy Policy. If you have any questions after reading this notice, please contact us at 800-525-9623 or (719) 574-1100.

Information We Collect About You and Disclose to Others

We collect information about you from the following sources:

- Information we receive from you on applications and other forms;
- Information about your transactions with us, our affiliate(s) or others including those companies that work closely with us to provide you with diverse financial products and services;
- Information we receive from a credit reporting agency;
- Information obtained when verifying the information you provide on an application or other forms; and,
- Information we may obtain from consumer purchasing and census data providers to develop competitive marketing programs for our members.

We do not disclose nonpublic personal information about our members and former members to anyone, except as permitted by law.

Parties Who Receive Information from Us

We share your nonpublic personal information with our affiliates who offer investment and insurance services. In addition, we may disclose nonpublic personal information about you to the following types of third parties:

- Financial service providers such as those that provide securities, insurance, trust and mortgage services; and,
- Non-financial companies, such as consumer reporting agencies.

So that we may provide members competitive products and services, we may disclose all of the information we collect, as described above, to companies that perform marketing or other services on our behalf and to other financial service providers with whom we have joint marketing agreements. We may also disclose information about you to third parties under circumstances as permitted by law. These disclosures typically include information to process transactions on your behalf, conduct our operations, follow your instructions as you authorize, or protect the security of our financial records. We do not permit these companies to sell the information we provide to other third parties.

How We Protect Your Information

We restrict access to information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic and procedural safeguards that comply with federal regulations to guard your information.

Children's Privacy Pledge can be viewed online at Ent.com/Child Privacy or a copy can be obtained at an Ent Service Center.

Opt-Out Notification

Ent and its affiliates are providing this notice. You may limit brokerage, insurance and trust marketing of their products based on your personal information received from other Ent affiliates. This information includes your income, account history and your credit score. Your choice to limit marketing offers which are created in this manner will be in effect until you tell us differently for a period up to five years. Prior to the five year expiration, you will be notified that you may continue your opt-out selection for a period of five more years.

To limit marketing offers created with personal information, from another affiliate contact us:

- By phone: (719) 574-1100 or 800-525-9623
- By email: Service@Ent.com
- By mail: Ent Federal Credit Union
P.O. Box 15819
Colorado Springs, CO 80935-5819

And include the following statement:

Do not allow Ent's affiliates to use personal information from another affiliate to market products and services to me.

Mailing Address: Ent Federal Credit Union
P.O. Box 15819
Colorado Springs, CO 80935-5819

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(719) 574-1100 • 800-525-9623 • Ent.com

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

