

Privacy Policy

What does Eli Lilly Federal Credit Union do with your personal information?

Why?

Your privacy is our priority. Financial companies choose how they collect and 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 depend on the product or service you have with us. This information can include:

- Social Security number and income;
- Account balances and payment history;
- Credit history and credit scores.

Any time you visit elfcu.org we collect and store the following information:

- The name of the domain from which you access the internet;
- The date and time;
- The pages you visit while at our site;
- Any information you include on an application.

When you close your account, we continue to share information about you according to our policies.

Our website, elfcu.org, is directed at adults, not children, and we do not seek to collect from children online contact information or distribute to third parties any personally identifiable information from children or entice children to divulge information to us.

How?

All financial companies need to share customers' personal information to run their everyday business—to process transactions, maintain customer accounts, and report to credit bureaus. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons ELFCU chooses to share; and whether you can limit this sharing. Rest assured that to protect our members' privacy, we only work with companies that agree to maintain strong confidential protections and limit the use of information we provide. We do not allow these companies to sell to third parties the member information that we provide.

Reasons we can share your personal information

	Does ELFCU share?	Can you limit this sharing?
For our everyday business purposes— to process your transactions, maintain your account, and 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	Yes	No
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	No	We don't share
For nonaffiliates to market to you	No	We don't share

Contact Us

Call 800.621.2105 or go to elfcu.org/privacypolicy

Sharing Practices

How often does ELFCU notify me about their practices?

We must notify you about our sharing practices when you open an account and each year while you are a member.

How does ELFCU protect my personal information?

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law including computer safeguards and secured files and buildings. We restrict access to nonpublic information about you to those employees who need to know that information to provide products and services to you.

How does ELFCU collect my personal information?

We collect your personal information, for example, when you

- open an account or deposit money
- pay your bills or apply for a loan
- use your debit card
- visit our website

We also collect your 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 sharing only for

- affiliates' everyday business purposes—information about your creditworthiness
- affiliates to market to you directly (ELFCU markets on the behalf of our affiliates.)
- nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

Definitions

Everyday business purposes

The actions necessary by financial companies to run their business and manage customer accounts, such as

- processing transactions, mailing, and auditing services
- providing information to credit bureaus
- responding to court orders and legal investigations

Affiliates

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

- ELFCU's affiliates are LCU Financial Services, LLC; Credit Union Student Choice, LLC; Credit Union Centers of Indianapolis, CU Cooperative Systems, Inc. and Student CU Connect CUSO, LLC.

Nonaffiliates

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

- ELFCU does not share with nonaffiliates.

Joint marketing

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

- ELFCU joint marketing partners include insurance companies and other financial institutions.

What you can do to protect your privacy

1. We ask that you do **NOT** send confidential information to us via email. Email is not necessarily secure against interception.
2. Protect your account numbers, card numbers, PINs (personal identification numbers) and passwords. Never keep your PIN with your debit or credit cards, which can provide free access to your accounts if your card is lost or stolen.
3. Beware of phone calls, emails and text messages soliciting your personal information such as social security number, account numbers, card numbers, PINs and security codes. Please do not respond to these attempts
4. 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 will attempt to contact you immediately. If your address or phone number changes, please let us know.
5. To learn more call our member service call center or our fraud department at 317.277.1577 and ask for our brochure "Identity Theft: What Your Credit Union Wants You To Know."



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