



**ENERGY ONE
FEDERAL CREDIT UNION**

Rev. 11/2016

FACTS WHAT DOES ENERGY ONE 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.
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What?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <table style="width: 100%; border: none;"> <tr> <td style="width: 50%;">Social Security number</td> <td style="width: 50%;">Account transactions</td> </tr> <tr> <td>Account balances</td> <td>Checking account information</td> </tr> <tr> <td>Transaction history</td> <td>Employment information</td> </tr> </table> <p>When you are <i>no longer</i> a member, we continue to share your information as described in this notice.</p>	Social Security number	Account transactions	Account balances	Checking account information	Transaction history	Employment information
Social Security number	Account transactions						
Account balances	Checking account information						
Transaction history	Employment information						

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 Energy One chooses to share; and whether you can limit this sharing.
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Reasons we can share your personal information	Does Energy One 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	No	We don't share
For joint marketing with other financial companies	Yes	No
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 nonaffiliates to market to you	No	We don't share

Questions?	Call 918-699-7100 or 800-364-3628 or go to www.energyone.org
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Who We Are							
Who is providing this notice?	Energy One means Energy One Federal Credit Union.						
What We Do							
How does Energy One 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 and we limit access to information to those employees for whom access is appropriate.						
How does Energy One collect my personal information?	We collect your personal information, for example, when you <table border="0"> <tr> <td>Open an account</td> <td>Give us your contact information</td> </tr> <tr> <td>Provide employment information</td> <td>Show your government-issued ID</td> </tr> <tr> <td>Provide account information</td> <td></td> </tr> </table> We also collect your personal information from others, such as credit bureaus, ID verification services, or other companies. We may collect information regarding your mobile device such as device settings, unique device identifiers, information about your location, and analytical information that may assist with diagnostics and performance. For your convenience, you may be asked to grant permission for access to your mobile device's geolocation data. This information may be collected when you use certain services that are dependent on your mobile device's location (such as the location of an ATM or in store transactions).	Open an account	Give us your contact information	Provide employment information	Show your government-issued ID	Provide account information	
Open an account	Give us your contact information						
Provide employment information	Show your government-issued ID						
Provide account information							
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. See below for more on your rights under state law.						
Definitions							
Affiliates	Companies related by common ownership or control. They can be financial and non-financial companies. <i>Energy One has no affiliates.</i>						
Nonaffiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. <i>Energy One does not share with nonaffiliates so they can market to you.</i>						
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <i>Our joint marketing partners include credit card companies, financial planning and investment providers, and insurance agencies.</i>						
Other Important Information							
For Alaska, Illinois, Maryland and North Dakota Members. We will not share personal information with nonaffiliates either for them to market to you or for joint marketing - without your authorization.							
For California Members. We will not share personal information with nonaffiliates either for them to market to you or for joint marketing - without your authorization. We will also limit our sharing of personal information about you with our affiliates to comply with all California privacy laws that apply to us.							
For Massachusetts, Mississippi and New Jersey Members. We will not share personal information from deposit or share relationships with nonaffiliates either for them to market to you or for joint marketing - without your authorization.							