FACTS

WHAT DOES evolve 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 account balances
- overdraft history and checking account information
- credit history and payment history

When you are *no longer* our customer, we continue to share your information as described in this notice.

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

Reasons we can share your personal information	Does evolve FCU 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	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 915-593-5866 or Toll free 1-888-373-3281

Who we are

Who is providing this notice?	evolve Federal Credit Union

What we do

How does evolve Federal Credit Union 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 maintain physical, electronic, and procedural safeguards to protect your information.
How does evolve Federal Credit Union collect my personal information?	We collect your personal information, for example, when you ■ open an account or deposit money ■ apply for a loan or pay your bills ■ make deposits or withdrawals from your account 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 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.

Definitions

Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. ■ *evolve Financial Services* ■ *evolve Insurance Agency*
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. ■ *Nonaffiliates we share with can include insurance companies, plastic card processors (credit/debit/ATM), consumer reporting agencies and data processors.*
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. ■ *Our joint marketing partners include CUNA Mutual Group, credit card, insurance and direct marketing companies.*

Other important information

evolve FCU's mobile application may access members' contacts.

Location Information: If you use our mobile banking application on your mobile device, we may collect and process information about your actual location. We use this opt-in data to provide relevant messaging, even when the app is not open on your screen, to tailor our products and services for you, and to occasionally offer you promotions of interest. You can enable or disable access to this information at any time, through your device settings.