

Exchange Credit Program Privacy Policy

Protecting your privacy is important to us. We adhere to the Privacy Act, 5 U.S.C. 552 et seq. as well as the Rights to Financial Privacy Act, 12 U.S.C. 3401 et seq. We collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications or other forms.
- Information about your transactions with us or others.
- Information we receive from a consumer reporting agency.

We do not disclose any nonpublic personal information about our customers or former customers to anyone, except as permitted by law. We restrict access to nonpublic personal information about you to those employees who need that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal standards to guard your nonpublic personal information.

To review our Privacy Notice Click [here](#).





FACTS WHAT DO THE ARMED SERVICES EXCHANGES (“EXCHANGES”) DO WITH YOUR PERSONAL INFORMATION?

Why? Financial companies choose how they share personal information. Federal law gives customers 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 income
- Account balances and payment history
- Credit history and credit scores

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 customers’ personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers’ personal information; the reasons the Exchanges choose to share; and whether you can limit this sharing.

Reasons we can share your personal information	Do the Exchanges 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 non-affiliate marketing purposes — to offer their products and services to you	No	We Don’t Share
For joint marketing with other financial companies	No	We Don’t Share
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 our affiliates to market to you	No	We Don’t Share

Questions? Call 1-877-891-7827 or go to www.myECP.com

Who we are	
Who is providing this notice?	Army and Air Force Exchange Service, Navy Exchange, Marine Corps Exchange, and Coast Guard Exchange (the “Armed Services Exchanges” or the “Exchanges”)
What we do	
How do the Exchanges 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.
How do the Exchanges collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • Open an account or pay your bills • Pay us by check or use your credit or debit card • Show your government-issued ID <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can’t I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> • sharing for affiliates’ everyday business purposes — information about your credit worthiness • affiliates from using your information to market to you • sharing for non-affiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies</p> <ul style="list-style-type: none"> • <i>The Exchanges do not share with their affiliates.</i>
Non-affiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>The Exchanges do not share with non-affiliates so they can market to you.</i>
Joint Marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • <i>The Exchanges do not jointly market.</i>

Privacy Act Statement (authority, principal purposes, routine uses, disclosure): The Privacy Act and other laws that govern how the Armed Services Exchanges (“we,” “us,” and “our”) may disclose and use your personally identifiable information (“PII”) include 5 U.S.C. §552a; 10 U.S.C. §3013 and §8013; AR 215-8/AFI 34-211; Exchange® Service Operating Policies; E.O. 9397 (SSN). We may disclose and use your PII to: verify the eligibility of patrons; provide customer service and resolve disputes with customers related to their purchases and credit accounts; and service and collect debts. We may disclose and use records and information outside the Department of Defense for reasons generally permitted by the Privacy Act, to consumer reporting agencies as provided in the Fair Credit Reporting Act, to collection and servicing vendors pursuant to Federal Claims Collection Act, and for any of the “Blanket Routine Uses” set forth at the beginning of the Army’s compilation of systems of records notices. Your disclosure of PII is voluntary, but you may be able to obtain information, responses, and services from us if you decide to not provide the PII we request.