



## ***Privacy Notice***

To assure the continued privacy and confidentiality of your personal financial information, your credit union observes these practices and procedures:

### ***Information We Collect***

We collect nonpublic information about you from some or all of the following sources:

- Information we receive from you on applications or other forms, such as your name, address, social security number, assets, and income;
- Information about your transactions with us, our affiliates, or others such as your account balance, payment history, parties to transactions and credit card usage; and
- Information we receive from a consumer reporting agency, such as your credit worthiness and credit history.

### ***Information We Disclose***

We may disclose all the information we collect from members and former members as described above to companies that perform marketing services on our behalf or to other financial institutions with whom we have joint marketing agreements. We may also disclose information about you under other circumstances as permitted by law.

### ***Our Security Measures***

We restrict access to nonpublic 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 nonpublic personal information.

This notice meets the notification requirements of the National Credit Union Administration regulation on privacy of consumer information, Part 716.

### **Questions About Our Privacy Policy**

Can members Opt Out of HFCU sharing information to companies which we have joint marketing agreements?

We are not required to distribute Opt Out notices because we do not share our mailing list with outside marketers. We do arrange for mailings to our members through independent mailing services. If you send us a letter requesting that you be taken off mailing lists we will not send you information on vendor discounts and other marketing materials.