

# HFCU Privacy Policy Disclosure

**THIS IS YOUR PRIVACY POLICY DISCLOSURE AND INSTRUCTIONS. IT CONTAINS IMPORTANT INFORMATION CONCERNING OUR PRIVACY POLICY AND INCLUDES NECESSARY DISCLOSURES AS REQUIRED BY THE GRAMM-LEACH-BLILEY ACT (15 U.S.C., CH 94, 8680 ET SEQ.) AND THE NATIONAL CREDIT UNION ADMINISTRATION RULES AND REGULATIONS (12 CFR 716). PLEASE BE CERTAIN TO READ THESE DISCLOSURES AND INSTRUCTIONS CAREFULLY AND NOTIFY US AT ONCE IF ANY PARTS ARE UNCLEAR.**

**Our policy and practices on protecting the confidentiality and security of information we may have about you.** We may restrict access to nonpublic personal 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.

**Information disclosed to service providers and joint marketing companies about existing and former members.** We may disclose the following information to companies that perform marketing services on our behalf or to other financial institutions with whom we have joint marketing agreements.

- Information we receive from you on applications or other forms, such as your name, address, social security number, assets and income and
- 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 creditworthiness and credit history.

**Categories of information we collect.** 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, our affiliates, or others and
- Information we receive from a consumer reporting agency.

**Categories of information and parties to whom we disclose information about existing and former members.** We do not disclose any nonpublic personal information about our members or former members to anyone, except as permitted by law.