

Heritage Federal Credit Union

Privacy Notice

Heritage Federal Credit Union understands that the basis of each relationship starts with trust. We have an obligation to honor your trust, beginning with protecting the confidential information you share with us. We are required by law to give you this privacy notice to explain how we collect, use and safeguard your personal financial information.

We are committed to providing you with competitive products and services to meet your financial needs, which necessitates that we may share information about you with our affiliated third party financial service provider, which provides brokerage and insurance services, and with other companies that we have entered into agreements with that provide either services to us or additional financial products for you to consider. Under these arrangements, we may disclose information we collect, as described below, to companies that perform marketing or other services on our behalf or to other financial institutions with whom we have joint marketing agreements. However, it is our policy to share only the information necessary in order to provide a product or service to you. To protect your privacy, we only work with companies that agree to maintain similar standards of conduct regarding the privacy of information provided to them. We do not permit these companies to sell to other third parties the information we provide to them.

Information We Collect And Disclose About You

We collect and may disclose nonpublic information about you from the following sources:

- Information we receive from you on membership and loan applications, e-mails and other forms;
- Information that is generated electronically when you visit our Website and use our Internet Banking service;

- Information about your transactions with us or others;
- Information we receive from a consumer reporting agency;
- Information obtained when verifying the information you provide on an application or other forms, such as from your current or past employers or from other institutions where you conduct financial transactions;
- Specialized firms that obtain demographic and household information (We only collect this information for internal use and do not disclose it to anyone.)

We may also disclose information we collect about you under other circumstances as permitted or required by law. These disclosures typically include information to process transactions on your behalf, conduct the operations of the credit union, and follow your instructions as you authorize, or protect the security of our financial records. If you terminate your membership with Heritage Federal Credit Union, we will not share information we have collected about you except as permitted or required by law.

How We Protect Your Information

We restrict access to information about you to employees who need to know that information in order to assist you in the completion of transactions or to provide additional financial services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations and leading industry practices to safeguard your personal information.



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