

**FACTS**

**WHAT DOES HEALTHCARE EMPLOYEES FEDERAL CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?**

<b>Why?</b>	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.
<b>What?</b>	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> <li>• Social Security number and income</li> <li>• Account balances and payment history</li> <li>• Account transactions and checking account information</li> </ul>
<b>How?</b>	All financial companies need to share member’s personal information to run their everyday business. In the section below, we list the reasons financial companies can share their member’s personal information; the reasons Healthcare Employees Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Healthcare Employees Federal Credit Union share?	Can you limit this sharing?
<b>For our everyday business purposes -</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes -</b> to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	Yes	No
<b>For our affiliates’ everyday business purposes -</b> information about your transactions and experiences	Yes	No
<b>For our affiliates’ everyday business purposes -</b> information about your creditworthiness	Yes	Yes
<b>For our affiliates to market to you</b>	Yes	Yes
<b>For non-affiliates to market to you</b>	Yes	Yes

<b>To limit our sharing</b>	<ul style="list-style-type: none"> <li>• Call 1.800.624.3312, or</li> <li>• Visit us online: <a href="http://www.hefcu.com">www.hefcu.com</a> and go to Contact Us</li> </ul>
<b>Questions?</b>	Call 1-800-624-3312 or visit us online: <a href="http://www.hefcu.com">www.hefcu.com</a>

WHO WE ARE	
Who is providing this notice?	Healthcare Employees Federal Credit Union

WHAT WE DO	
How does Healthcare Employees 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.

WHAT WE DO	
How does Healthcare Employees Federal Credit Union collect my personal information?	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> <li>• Open an account or deposit funds</li> <li>• Pay your bills or apply for a loan</li> <li>• Use your credit or debit card</li> </ul> <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"> <li>• Sharing for affiliates' everyday business purposes-information about your creditworthiness</li> <li>• Affiliates from using your information to market to you</li> <li>• Sharing for non-affiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.

DEFINITIONS	
<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and nonfinancial companies.
<b>Non-Affiliates</b>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• Non-affiliates we share with can include companies such as insurance companies and companies that perform marketing services on our behalf.</li> </ul>
<b>Joint marketing</b>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you. Examples of these would be insurance providers, investment services, etc.</p> <ul style="list-style-type: none"> <li>• Our joint marketing partners can include financial institutions such as insurance companies and financial product or service marketing companies.</li> </ul>

CUSTOMER IDENTIFICATION PROGRAM
<p>In accordance with the USA PATRIOT Act, Federal law requires all financial institutions to obtain, verify, and record information that identifies each individual or entity opening an account. This includes all personal and commercial accounts, including loan and deposit accounts, as well as trust, brokerage, insurance, and investment management accounts.</p> <p><b>What This Means To Our Members</b></p> <p>When you open an account, you will be asked for your name, address, Social Security or Tax Identification Number, date of birth (if applicable), and other information that will allow Healthcare Employees FCU to identify you. You will also be asked to furnish your driver's license or other identifying documents. We are required to follow this procedure each time an account is opened, even if you are a current member of Healthcare Employees FCU.</p>