

FACTS

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

Why?	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.
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 • Account transactions and checking account information
How?	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?
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 our marketing purposes - to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
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
For non-affiliates to market to you	No	We don't share

To limit our sharing	• Call 609.951.0700, or • Visit us online: www.hefcu.com and go to Contact Us
Questions?	Call 609-951-0700 or visit us online: www.hefcu.com

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?	We collect your personal information, for example, when you: • Open an account or deposit funds • Pay your bills or apply for a loan • Use your credit or debit card We also collect your personal information from others, such as, credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only: • Sharing for affiliates' everyday business purposes-information about your creditworthiness • Affiliates from using your information to market to you • Sharing for non-affiliates to market to you State laws and individual companies may give you additional rights to limit sharing.
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	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies.
Non-Affiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. • Non-affiliates we share with can include companies such as insurance companies and companies that perform marketing services on our behalf.
Joint marketing	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. • Our joint marketing partners can include financial institutions such as insurance companies and financial product or service marketing companies.

CUSTOMER IDENTIFICATION PROGRAM
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. What This Means To Our Members 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.