

FACTS

WHAT DOES HEALTH CARE FAMILY 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:

- Information we receive from you on membership and loan applications and other forms
- Information about your transaction 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 form, such as from your current or past employers or from other institutions where you conduct financial transactions

When you are *no longer* our member, we continue to share your information as described in this notice.

How?

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Health Care Family Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Health Care Family 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	Yes
For joint marketing with other financial companies	Yes	Yes
For our affiliates' everyday business purposes— information about your transactions and experiences	No	We do not share
For our affiliates' everyday business purposes— information about your creditworthiness	No	We do not share
For nonaffiliates to market to you	Yes	Yes

Questions?

314-645-5851 or call us toll free at 1-866-423-2848

Who we are**Who is providing this notice?**

HEALTH CARE FAMILY CREDIT UNION

What we do**How does Health Care Family 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.

We also maintain other physical, electronic and procedural safeguards to protect this information and we limit access to information to those employees for whom access is appropriate.

How does Health Care Family Credit Union collect my personal information?

We collect your personal information, for example, when you

- Open an account or pay your bills
- Apply for a loan or show your government-issued ID
- Show your driver's license
- From 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 nonaffiliates to market to you

State Laws and Individual Companies may give you additional rights to limit sharing (See below for more on your rights under state law)

Definitions**Affiliates**

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- Health Care Family Credit Union has no Affiliates

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- Non-affiliates we share with can include organizations such as insurance companies or service providers who provide products available to you because of your membership at Health Care Family Credit Union

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- Our joint marketing partners can include organizations such as credit card companies or service providers

Other important information

Missouri state law does not have a specific Privacy Law Disclosure Requirement