

## **Healthcare Services Credit Union Privacy Notice**

At **Healthcare Services Credit Union**, your privacy is top priority. This notice describes how we protect the privacy of your personal information. Throughout this notice, the word “information” refers to personal information about you that may not be publicly available.

### **How we protect your information**

We restrict access to information about you to those employees who need to know that information to provide products and services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your information.

### **Parties to who we disclose the information**

- Financial service providers, such as those that provide data processing, credit card, and insurance services.

We may disclose all the information we collect, as described above to the companies that perform marketing services on our behalf or to other financial institutions with which we have joint marketing agreements. We may also disclose information about you under other circumstances, as permitted or required by law.

If you decide to terminate your membership with us or become an inactive member, we will not share information we have collected about you, except as may be permitted or required by law.

### **Information that we collect and disclose to others**

We collect information about you from the following sources:

- Applications and other forms you submit to us, such as your name, address, social security number, assets and income.
- Information about your transactions with others and us such as your account balance, payment history, parties to transactions and credit card usage.
- Consumer reporting agencies, such as your creditworthiness and credit history.  
We may disclose all of the information that we collect, as described above.