



# Privacy Policy

## FACTS

### WHAT DOES HAR-CO 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, name, address and income
- Account balances and transaction history
- Credit history and credit scores

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

#### How?

All financial companies need to share member personal information to run their everyday business. In the section below, we list the reasons financial companies can share their member personal information; the reasons HAR-CO CU chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does HAR-CO CU 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>	No	No
<b>For our affiliates' everyday business purposes—</b> information about your transactions and experiences	No	We don't share
<b>For our affiliates' everyday business purposes—</b> information about your creditworthiness	No	We don't share
<b>For nonaffiliates to market to you</b>	No	We don't share

#### Questions?

Call 410-838-9090 or go to [harcocu.org](http://harcocu.org)

## Who we are

**Who is providing this notice?**

HAR-CO Credit Union

## What we do

**How does HAR-CO CU 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 restrict access to any non-public information to those employees who have specific business purpose in utilizing your data and are trained in proper handling of member information. Employees violating any privacy policies are subject to disciplinary procedures.

**How does HAR-CO CU collect my personal information?**

We collect your personal information, for example, when you

- Open an account or use your credit or debit card
- Make a wire transfer or apply for a loan
- Show your driver's license

We also collect your personal information from others including 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. Any affiliates comply with HAR-CO Privacy Policies.

## Definitions

**Affiliates**

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

- HAR-CO affiliates are required to conform to our Privacy Policies and allow us to audit them for compliance.

**Nonaffiliates**

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

- Under no circumstances will information be sold to other businesses for marketing purposes of telemarketing, direct mail, electronic mail or any means of marketing.

**Joint marketing**

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

- We do not share information

## Other important information

Protecting the personal information of our individual members is something HAR-CO Credit Union takes very seriously. While information is the cornerstone of our ability to provide service excellence, our most important asset is our members' trust. Keeping your information secure, and using it only as you would want us to, is a top priority for all of us at HAR-CO. We do not disclose any non-public information about our members or former members to anyone, except as permitted by law.