

Privacy Statement Howard County Education Federal Credit Union

FACTS

WHAT DOES HOWARD COUNTY EDUCATION 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 checking account information
- * Credit history and employment information
- * Income and overdraft history

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

HOW?

All financial companies need to share members' personal information to run their everyday business. In the next section we list the reasons financial companies can share their member' personal information; the reasons Howard County Education Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does HCE FCU share?	Can you limit this sharing?
For our everyday business purposes – Such as to process your transaction, maintain your account(s), respond to court orders and legal investigations, or to 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 credit worthiness	NO	We don't share
For non-affiliates to market to you	NO	We don't share

WHAT WE DO

HOW DOES HOWARD COUNTY EDUCATION 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.

HOW DOES HOWARD COUNTY EDUCATION FEDERAL CREDIT UNION COLLECT MY PERSONAL INFORMATION?

We collect your personal information for example, when you

- * open an account or show your government-issued ID
- * provide account information or give us your contact information
- * show us your driver's license.

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.

DEFINITIONS

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

- * Howard County Education Federal Credit Union has no affiliates.

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

- * Howard County Education Federal Credit Union does not share with our non-affiliates so they can market to you.

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

- * Our joint marketing partners include CUNA Mutual Group's MEMBERCONNECT.

QUESTIONS?

Call (410) 461-2257 or go to www.hctafcu.org