FACTS **WHAT DOES HIGHWAY FEDERAL CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?** **REV 8/2021**

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 type of personal information we collect and share depends on the product or service you have with us. This information can include:

- Social Security Number and income
- Name and Date of Birth
- Account balances and payment history
- Credit history and credit scores

HOW? All financial companies need to share members' personal information to run their everyday business. In this section below, we list the reasons financial companies can share their members' personal information; the reason **Highway Federal Credit Union** chooses to share and whether you can limit this sharing.

	DOES HIGHWAY FCU SHARE?	***CAN YOU LIMIT SHARING?***
For our everyday business purposes- Such as to process your Transactions, maintain your accounts, 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 our affiliates' everyday business purposes- Information about your transactions and experiences	YES	NO
For our affiliates'everyday business purposes- Information about your credit worthiness	NO	N/A
For our affiliates to market to you	YES	YES
For non-affiliates to market to you	YES	YES

Who is providing this notice? HIGHWAY FEDERAL CREDIT UNION

WHAT WE DO

How does Highway Federal Credit Union protect my personal information?
To protect your personal information from unauthorized access and use, we use security measures that comply with the federal law. These measures include computer safeguards and secured files and buildings.

How does Highway Federal Credit Union collect my personal information?
We collect your personal information, for example, when you open a new account, use your debit or credit card, deposit money or credit bureaus when you apply for a loan.

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 or nonfinancial companies.
Non-Affiliates
Companies not related by common ownership or control. They can be financial or Nonfinancial companies.
Joint Marketing
A formal agreement between non-affiliated financial companies that, together, market financial products or services to you.

To limit sharing call 570-602-7400 or mail the form below to: Highway FCU 405 Laurel St Hughestown, Pa 18640. If you are a new member, we can begin sharing your information (30) days from the date we sent this notice. When you are no longer a member, we continue to share your information as described in this notice.

MAIL IN FORM

NAME_____
ADDRESS_____
ACCOUNT #_____
Mark any/all you want to limit

- o Do not share information about my creditworthiness with your affiliated for their everyday business purposes
- o Do not allow your affiliated to use my personal information to market to me
- o Do not share my personal information with non-affiliated to market their products and services to me