

# PRIVACY NOTICE DISCLOSURE

Who we are	
Who is providing this notice?	Heritage Family Credit Union
What we do	
How does Heritage 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 restrict access to nonpublic personal information about you to persons who need to know that personal information to provide products or services to you.
How does Heritage Family Credit Union collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"><li>• Open an account or deposit money</li><li>• Pay your bills or apply for a loan</li><li>• Use your credit or debit card</li></ul> We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only <ul style="list-style-type: none"><li>• Sharing for affiliates' everyday business purposes - information about your creditworthiness</li><li>• Affiliates from using your information to market to you</li><li>• Sharing for nonaffiliates to market to you</li></ul>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial & nonfinancial companies. Heritage Family Federal Credit Union does not share with our affiliates.
Nonaffiliates	Companies not related by common ownership or control. They can be financial & nonfinancial companies. Heritage Family Federal Credit Union does not share with nonaffiliates 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: life insurance, including accidental death and dismemberment companies.



Heritage Family  
CREDIT UNION



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[www.hfcuvt.com](http://www.hfcuvt.com)

# FACTS

## WHAT DOES HERITAGE FAMILY CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?

Rev. 3/10

### Why?

Financial companies choose how they share your information. Federal law gives members 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 products or services you have with us. This information can include:

- Social Security number and income
- Account balances and payment history
- Account number

### How?

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

Reasons we can share your personal information	Does Heritage Family FCU?	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 products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	Yes	Yes
<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 888-252-8932 or go to [WWW.HFCUVT.COM](http://WWW.HFCUVT.COM)

