



Search box

- Home
- Rates
- Products
- Services
- Online Services
- Info Desk
- About Us
- Contact Us
- Employment

Privacy Policy

HARBOR FEDERAL CREDIT UNION

Rev. 2/2014
 P.O.Box 5159
 Torrance, Ca. 90510-5159
 (310) 816-0440

Related Links

- ▶ Info Desk
- ▶ FAQ
- ▶ Locations and Hours
- ▶ ATM Locations
- ▶ Newsletters
- ▶ Member Notes
- ▶ Privacy Policy

First time user?

Register for access to our online banking site

FACTS: WHAT DOES HARBOR 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 shares. 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 and services you have with us. This information can include: <ul style="list-style-type: none"> ■ social security number and income ■ account balances and payment history ■ credit history and credit scores <p>When you are no longer our member, we continue to share your information as described in this notice.</p>
HOW?	All financial companies need to share all 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 Harbor Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Harbor Federal Credit Union Share?	Can you limit this sharing?
For our everyday business purposes-- such as to process your transactions, maintain your accounts(s), respond to court orders and legal investigations, or report to credit bureaus	YES	NO
For our marketing purpose-- 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	YES	NO
For our affiliates' everyday business purposes-- information about your creditworthiness	NO	We don't share
For our affiliates to market to you	NO	We don't share
For non-affiliates to market to you	YES	We don't share

Questions? Call us 310.816.0440

What we do	
How Does Harbor 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 Harbor Federal Credit Union collect my personal information?	We collect your personal information, for example when you <ul style="list-style-type: none"> ■ open an account or deposit money ■ provide account information or apply for a loan ■ use your credit or debit card <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	Federal law gives you the right to limit only <ul style="list-style-type: none"> ■ 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 <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies <ul style="list-style-type: none"> ■ Harbor Federal Credit Union has no affiliates
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies <ul style="list-style-type: none"> ■ Nonaffiliates we share with can include companies such as mortgage bankers, securities broker-dealers and insurance agents
Joint marketing	A formal agreement between non-affiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> ■ Our joint marketing partners include mortgage bankers, securities broker-dealers and insurance agents

Other important information

California law provides that a consumer has the right to control the sharing of personal and financial information with outside companies the financial institution contracts with to provide financial products and services. To exercise your right, refer to the separate notice titled, "Important Privacy Choices for Consumers" which is provided to you by Harbor Federal Credit Union

For more information about Harbor Federal Credit Unions' Privacy Policy, [contact us](#).



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