

# Harvesters Federal Credit Union

## Privacy Policy

Facts	WHAT DOES HARVESTERS 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?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> <li>• Social Security number and address</li> <li>• Account balance and payment history</li> <li>• Employment history and credit history</li> </ul> <p>When you are no longer our customer, we may continue to share your information as described in this notice.</p>	
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's personal information; the reasons Harvesters Federal Credit Union chooses to share; and whether you can limit this sharing.	
	<b>Reasons we share your personal information</b>	<b>Does Harvesters FCU share?</b>
	<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
	<b>For our marketing purposes</b> – to offer our products and services to you	Yes
	<b>For joint marketing with other financial companies</b>	Yes
	<b>For our affiliates' everyday business purposes</b> – information about your transactions and experiences	Yes
	<b>For our affiliates' everyday business purposes</b> – information about your creditworthiness	Yes
	<b>For our affiliates to market to you</b>	Yes
	<b>For nonaffiliates to market to you</b>	Yes
<b>Questions?</b>	Call 850-857-4328 (HFCU) or go to <a href="http://www.Harvestersfcu.com">www.Harvestersfcu.com</a>	
<b>Who we are</b>		

<b>Who is providing this notice?</b>	Harvesters Federal Credit Union
<b>What we do</b>	
<b>How does Harvesters FCU protect my personal information?</b>	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.
<b>How does Harvesters FCU collect my personal information?</b>	We collect your personal information, for example, when you:   <ul style="list-style-type: none"> <li>• open an account or apply for services</li> <li>• inquire or transact business on a an account</li> <li>• use debit or credit card services</li> </ul>
<b>Why can't I limit all sharing?</b>	Federal law gives you the right to limit only: <ul style="list-style-type: none"> <li>• open an account or apply for services</li> <li>• inquire or transact business on a an account</li> <li>• use debit or credit card services</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing</p>
<b>Definitions</b>	
<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>• Such as Southeast Corporate FCU for check processing transactions</li> </ul>
<b>Nonaffiliates</b>	Companies not related by common ownership or control. They can be financial and non-financial companies <ul style="list-style-type: none"> <li>• Equifax Credit Bureau reporting services</li> <li>• Symitar data processing company 5/3</li> <li>• Processing Solutions for debit card and ATM transactions</li> </ul>
<b>Joint marketing</b>	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> <li>• Such as CUNA Mutual Insurance Group for lending and credit insurance products and service</li> </ul>
<b>Other important information</b>	
We restrict access to information about you to those employees and officials of HFCU who need to know that information in order to provide you with the products and services we offer. We maintain physical, electronic, and procedural safeguards that comply with federal and state laws and regulations to guard your information. A complete copy of Harvesters Federal Credit Union Financial Privacy Policy can be requested by contacting us at: P.O. Box 5, Cantonment, FL 32533, calling 850-857-4328 (HFCU or visiting our website at <a href="http://www.Harvestersfcu.com">www.Harvestersfcu.com</a> )	