

[Locations \(locations.asp\)](#) | [ATMs \(atms.asp\)](#) | [Contact \(contact.asp\)](#) | [Join \(membership.asp\)](#) | [New User? \(internetbranchsignup.asp\)](#)

<b>eServices</b> (index.asp) (eservices.asp)	<b>Loans (loans.asp)</b> <b>Deposits</b> (deposits.asp)
<b>Rates (rates.asp)</b>	<b>Benefits</b> (benefits.asp)

## Privacy Policy

### FACTS – What do we do with your personal information?

<b>Why?</b>	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.
<b>What?</b>	<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 Income</li> <li>• Account Balances and Payment History</li> <li>• Account Transactions and Checking Account Information</li> </ul> <p>When you are no longer our customer, we continue to share your information as described in this notice.</p>
<b>How?</b>	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 Healthcare Systems FCU chooses to share, and whether you can limit this sharing.

Reasons we can share your personal information	Does Healthcare Systems FCU share?	Can you limit this sharing?
<b>For our everyday business purposes</b> – such as to process transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus.	<b>Yes</b>	<b>No</b>
<b>For our marketing purposes</b> - to offer our products and services to you.	<b>Yes</b>	<b>No</b>
<b>For joint marketing with other financial companies</b>	<b>Yes</b>	<b>Yes</b>
<b>For our affiliates' everyday business purposes</b> - information about your transactions and experiences	<b>No</b>	<b>No</b>
<b>For nonaffiliates to market to you</b>	<b>No</b>	<b>Do not Share</b>

<b>Who we are</b>	
<b>Who is providing this notice?</b>	Healthcare Systems Federal Credit Union
<b>What we do</b>	
<b>How does Healthcare Systems 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

<p><b>How does Healthcare Systems FCU collect my personal information?</b></p>	<p>safeguards and secured files and buildings. Healthcare Systems FCU regularly tests and assesses its information security measures, systematically trains employees, and adopts upgrades and enhancements as necessary to help protect your information.</p> <p>We collect your personal information, for example, when you</p> <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> <p>We also collect your personal information for others, such as credit bureaus or existing companies.</p>
<p><b>Why can't I limit all sharing?</b></p>	<p>Federal law gives you the right to limit only</p> <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> <p>State laws and individual companies may give you additional rights to limit sharing.</p>
<p><b>Definitions</b></p>	
<p><b>Affiliates</b></p>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>■ <i>Healthcare Systems FCU does not have any affiliates</i></li> </ul>
<p><b>Nonaffiliates</b></p>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>■ <i>Healthcare Systems FCU does not share with nonaffiliates so they can market to you</i></li> </ul>
<p><b>Joint marketing</b></p>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>■ <i>Our joint marketing partners include investment, insurance, and other financial companies.</i></li> </ul>
<p><b>Other Information</b></p>	

[About Us \(about.asp\)](#) | [Disclosures \(disclosures.asp\)](#) | [Privacy Policy \(privacy.asp\)](#) | [Security \(security.asp\)](#) | [Site Map \(sitemap.asp\)](#) | [System Requirements \(system\\_requirements.asp\)](#) | © Healthcare Systems Federal Credit Union ([index.asp](#))

**Touch Tone Teller: 703-776-2498**  
**Routing Number: 256078543**  
**Healthcare Systems Federal Credit Union**  
**3300 Gallows Road | Falls Church, VA 22042**

