



Helping People Afford Life



Home

Online Banking

Membership

Rates

Products

Member Benefits

About Us



Privacy & Policy Statement

WHAT DOES HEALTH CENTER 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?

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

- Social Security number and account balances
- account transactions and checking account information
- credit history and payment history

When you are *no longer* our customer, we continue to share your information as described in this notice.

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 Health Center Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information:	Does HCCU Share?	Can you limit this sharing?
For our everyday business purposes - such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or to report to credit bureaus.	Yes	No
For our marketing purposes - 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.	No	We Don't Share
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 nonaffiliates' to market to you.	No	We Don't Share

What We Do.

How does HCCU 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 HCCU collect my personal information?	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> • open an account or apply for a loan. • make a wire transfer or show your government-issued ID. • give us your contact information. <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?	<p>Federal law gives you the right to limit only</p> <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 nonaffiliates to market to you. <p>State law and individual companies may give you additional rights to limit sharing.</p>

Definitions

Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. - <i>Health Center Credit Union has no affiliates.</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial an nonfinancial companies. - <i>Nonaffiliates we share with can include insurance companies, securities broker-dealers, government agencies, plastic card processors (credit/debit/ATM), financial statement publishers or printers, mail house, mortgage service companies, consumer reporting agencies, data processors, and check/share draft printers.</i>
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. - <i>Our joint marketing partners include Insurance Companies and Car Buying Companies.</i>



[Home](#) | [Online Banking](#) | [Membership](#) | [Rates](#) | [Products](#) | [Member Benefits](#) | [About Us](#) | [Applications](#) | [Contact Us](#)



Federally insured by NCUA. Equal Housing Opportunity.

View our [Privacy & Policy Statement](#) and [Online Terms & Conditions](#)

© Health Center Credit Union 2012. All Rights Reserved. - [Georgia Regents University](#)
Please e-mail comments, suggestions, or questions to general@hccu.coop