



Yes! We Do Mortgages
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Privacy Policy

FACTS	What does HealthCom 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, 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> <table style="margin-left: 40px; border: none;"> <tr> <td>*Social Security number</td> <td>*Account transactions</td> </tr> <tr> <td>*Credit History</td> <td>*Credit Scores</td> </tr> <tr> <td>*Payment History</td> <td>*Transaction or Loss history</td> </tr> </table> <p>When you are no longer our customer, we continue to share your information as described in this notice.</p>	*Social Security number	*Account transactions	*Credit History	*Credit Scores	*Payment History	*Transaction or Loss history
*Social Security number	*Account transactions						
*Credit History	*Credit Scores						
*Payment History	*Transaction or Loss history						
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 HealthCom Federal Credit Union chooses to share; and whether you can limit this sharing.						

Reasons we can share your personal information.	Does HealthCom Federal Credit Union 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 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	Yes	No
For our affiliates' everyday business purposes - Information about your creditworthiness	No	We don't share
For our affiliates to market to you	Yes	No
For our non-affiliates to market to you	No	We don't share

Questions?	Call HealthCom Federal Credit Union: 706-272-6196 or email: creditunion@healthcomfcu.org
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Who we are:	HealthCom Federal Credit Union
Who is providing this notice?	HealthCom Federal Credit Union 1412 Chattanooga Avenue Dalton, GA 30720 (706) 272-6196
What we do:	
How does HealthCom 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 HealthCom Federal Credit Union collect my personal information?	We collect your personal information, for example, when you *Open an account or apply for a loan *Provide account information or show your driver's license *Make deposits or withdrawals from your account(s)

	We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all information sharing?	Federal law gives you the right to limit only *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 State laws and individual companies may give you additional rights to limit sharing.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and non-financial companies. *Financial service providers, such as insurance companies *Non-financial, such as consumer reporting agencies *Companies that perform marketing services on our behalf
Non-affiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. *HealthCom Federal Credit Union does not share with non-affiliates so they can market to you.
Joint Marketing	A formal agreement between non-affiliate financial companies that together market financial products or services to you. *Independent Mortgage Associates, Liberty Mutual Group, & CUNA Mutual Group

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This Credit Union is federally insured by the National Credit Union Administration



We Do Business in Accordance with the Federal Fair Housing Law and the Equal Credit Opportunity Act.