

**FACTS****WHAT DOES HEARTLAND CREDIT UNION 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>	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> <li>▪ Social Security number and income</li> <li>▪ Account balances and transaction history</li> <li>▪ Credit history and credit scores</li> </ul> When you are <i>no longer</i> our member, we continue to share your information as described in this notice.	
<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 Heartland Credit Union chooses to share; and whether you can limit this sharing.	
	<b>Reasons we can share your personal information</b>	<b>Does Heartland Credit Union 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	<b>No</b>
	<b>For our marketing purposes—</b> To offer our products and services to you	<b>No</b>
	<b>For joint marketing with other financial companies</b>	<b>No</b>
	<b>For our affiliates' everyday business purposes—</b> Information about your transactions and experiences	<b>We don't share</b>
	<b>For our affiliates' everyday business purposes—</b> Information about your creditworthiness	<b>We don't share</b>
	<b>For our affiliates to market to you</b>	<b>We don't share</b>
	<b>For nonaffiliates to market to you</b>	<b>Yes</b>
<b>To limit our sharing</b>	<ul style="list-style-type: none"> <li>▪ Call (217)726-8877—our Member Service Officers will assist you.</li> </ul> Please note:  If you are a <i>new</i> member, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our member, we continue to share your information as described in this notice.  However, you can contact us at any time to limit our sharing.	
<b>Questions?</b>	Call (217)726-8877 or go to <a href="http://www.hcu.org">www.hcu.org</a> .	

<b>What we do</b>	
<b>How does Heartland Credit Union 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 Heartland Credit Union collect my personal information?</b>	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> <li>▪ Open an account or apply for a loan</li> <li>▪ Use your credit or debit card or make deposits or withdrawals from your account</li> <li>▪ Pay your bills or apply for insurance</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
<b>Why can't I limit all sharing?</b>	<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>
<b>What happens when I limit sharing for an account I hold jointly with someone else?</b>	Your choices will apply to everyone on your account.

<b>Definitions</b>	
<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <p><i>Heartland Credit Union has no affiliates.</i></p>
<b>Nonaffiliates</b>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <p><i>Nonaffiliates we share with can include:</i></p> <ul style="list-style-type: none"> <li>▪ <i>Mortgage companies</i></li> <li>▪ <i>Insurance companies</i></li> <li>▪ <i>Direct marketing companies</i></li> </ul>
<b>Joint marketing</b>	<p>A formal agreement between nonaffiliated financial companies that together market products or services to you.</p> <p><i>Our joint marketing partners include:</i></p> <ul style="list-style-type: none"> <li>▪ <i>Insurance companies</i></li> </ul>