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Heights Calendar

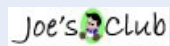
Monday, May 26	Memorial Day (Observed) (Credit Union Closed)
Friday, July 4	Independence Day (Credit Union Closed)

[Click here for more Holiday Hours, Closings & Special Events...](#)

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- [Loans](#)
- [Membership](#)
- [Money Orders](#)
- [Movie Tickets](#)
- [Newsletters](#)
- [Overdraft Protection](#)
- [Privacy Policy](#)
- [Rates \(Loans\)](#)
- [Rates \(Savings\)](#)
- [Routing Number](#)
- [Visa® Debit/Credit Cards](#)
- [What's a Credit Union?](#)

Privacy Policy

FACTS	WHAT DOES THE HEIGHTS COMMUNITY 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?	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"> • Social Security number and income • Account balances and payment history • Credit history and credit scores <p>When you are no longer our member, we continue to share your information as described in this notice.</p>
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 Heights Community Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Heights Community FCU 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	YES
For joint marketing with other financial companies	NO	NO
For our affiliates' everyday business purposes— information about your transactions and experiences	NO	NO
For our affiliates' everyday business purposes— information about your creditworthiness	NO	NO
For non-affiliates to market to you	NO	NO

Questions? Call 610-868-8211 or go to www.htsfcu.org

What We Do	
How does Heights Community 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 Heights Community Federal Credit Union collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> • Open an account or deposit money • Pay your bills or apply for a loan • Use your credit or debit card <p>We also collect your personal information from other companies</p>
Why can't I limit all sharing?	Federal law gives you the right to limit only <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 non-affiliates to market to you <p>State laws 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>Heights Community Federal Credit Union has <u>no</u> affiliates.</i>
Non-affiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. <i>Heights Community Federal Credit Union does <u>not</u> share with non-affiliates so they can market to you</i>
Joint Marketing	A formal agreement between non-affiliated financial companies that together market financial products or services to you. <i>Heights Community Federal Credit Union does <u>not</u> jointly market.</i>

Other important information

For more information on our Privacy Policy, you may write us at 3530 Freemansburg Ave., Bethlehem, PA 18020, call us at 610-868-8211, or visit our website at www.htsfcu.org.

—Revised: 7/30/2010



Your savings are **insured to at least \$250,000 and backed by full faith and credit of the United States Government** through the **National Credit Union Administration (NCUA)**, an agency of the U.S. Government. IRA accounts are insured separately up to \$250,000 by the NCUA. We do business in accordance with the Federal Fair Housing Law and the Equal Credit Opportunity Act. **APY = Annual Percentage Yield** **APR = Annual Percentage Rate**
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