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Privacy Facts: What does Heinz - Del Monte 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:

Social Security Number and Income

Account Balances and Payment History

Credit History and Credit Scores

When you are no longer our member 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 **Heinz - Del Monte Federal Credit Union** chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information

Does Heinz - Del Monte FCII share? No

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
Does Heinz - Del Monte FCU share? Yes
Can you limit this sharing? No
For our marketing purposes - To offer our products and services to you
Does Heinz - Del Monte FCU share? Yes
Can you limit this sharing? No
For joint marketing with other financial companies
Does Heinz - Del Monte FCU share? No
Can you limit this sharing? We Do Not Share
For our affiliates' everyday business purposes - information about your transactions and experiences
Does Heinz - Del Monte FCU share? No
Can you limit this sharing? We Do Not Share
For our affiliates' everyday business purposes - information about your creditworthiness

Can you limit this sharing? We Do Not Share
For our affiliates to market to you
Does Heinz - Del Monte FCU share? No
Can you limit this sharing? We Do Not Share
For nonaffiliates to market to you
Does Heinz - Del Monte FCU share? No
Can you limit this sharing? We Do Not Share
Who we are
Who is providing this notice?
Heinz - Del Monte Federal Credit Union
What we do
How does Heinz - Del Monte 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.

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We collect your personal information, for example when you open an account or deposit money, pay your bills or apply for a loan, or use your credit or debit card. We also collect your personal information from other companies.

Why can't I limit all 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 you

Sharing for non affiliates to market 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. **Heinz Del Monte Federal Credit Union** has no affiliates.

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies. **Heinz - Del Monte Federal**Credit Union does not share information with nonaffiliates.

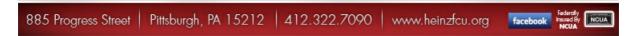
Joint Marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you. **Heinz - Del Monte Federal Credit Union** does not joint market.



At a Glance:

- Privacy Facts
- Reasons We Can Share Your Personal Information
- How We Protect My Personal Information?
- How We Collect My Personal Information?



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