



FACTS

WHAT DOES HERITAGE VALLEY FEDERAL CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?

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| 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 account balances ■ account history and payment history ■ credit history and checking account information |
| 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 Heritage Valley Federal Credit Union chooses to share; and whether you can limit the sharing |

| Reasons we can share your personal information | Does Heritage Valley 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 | No | We don't share |
| For our affiliates' everyday business purposes - information on your creditworthiness | No | We don't share |
| For our affiliates to market to you | No | We don't share |
| For non-affiliates to market to you | Yes | No |

Questions?

Call 717-840-4981 or go to heritagevalleyfcu.org

| Who we are | |
|---|--|
| Who is providing this notice? | Heritage Valley Federal Credit Union |
| What we do | |
| How does Heritage Valley FCU 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 Heritage Valley FCU collect my personal information? | We collect your personal information, for example when you: <ul style="list-style-type: none"> ■ open an account or apply for a loan ■ show your government-issued ID or give us your income information ■ provide employment information |
| 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 credit worthiness ■ 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. <ul style="list-style-type: none"> ■ <i>Heritage Valley Federal Credit Union has no affiliates</i> |
| Non-affiliates | Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ■ <i>Non-affiliates we share with include: insurance companies, government agencies, plastic card processors (credit/debit ATM), financial statement publishers or printers, mailhouse, mortgage companies, mortgage service companies, consumer reporting agencies, data processors, check/share draft printers, student loan companies, student loan processing companies and direct marketing companies</i> |
| Joint Marketing | A formal agreement between nonaffiliated financial companies that together market financial products and services to you. <ul style="list-style-type: none"> ■ <i>Our joint marketing partners include CUNA Mutual Group's MEMBERCONNECT, credit card companies, loan recapture programs, Mortgage Company and Student Lending Company</i> |