**Mobile Check Deposit Apps** 







BUSINESS SERVICES CHECKING & SAVINGS CHECK & ATM CARDS RATES LOANS HOME MORTGAGE CONVENIENCE SERVICES CALCULATORS

## PRIVACY POLICY



#### What does Highmark Federal Credit Union do with your personal information?

Why?

Financial companies choose how they share 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

How?

All financial companies need to share member personal information to run their everyday business. In the section below, we list the reasons financial companies can share their member's personal information; the reasons that Highmark Federal Credit Union chooses to share; and whether you can limit this sharing.

| Reasons we can share your personal information   | Does<br>Highmark<br>Federal CU<br>Share? | Can you<br>limit this<br>sharing? |
|--|--|-----------------------------------|
| For our everyday business purpose - 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.  | N/A                                      | N/A                               |
| For our affiliates' everyday business purpose - information about your transactions and experiences.   | Yes                                      | No                                |
| For our affiliates' everyday business purpose - information about your credit worthiness.  | Yes                                      | No                                |
| For our affiliates to market to you.   | No                                       | N/A                               |
| For our non-affiliates to market to you.   | No                                       | N/A                               |

# **QUESTIONS?**

Call 605-716-4444

| Who we are                    |                               |
|-------------------------------|-------------------------------|
| Who is providing this notice? | Highmark Federal Credit Union |
| What we do                    |                               |

#### **Account Information**

Designations

Requirements & Responsibilities

## Truth-In-Savings

Christmas Club Account

Elite Money Market Account

IRA Share Account

IRA Share Certificate

Regular Money Market Account

**Share Savings Account** 

Summer Savings Club Account .....

### Miscellaneous

Availability of Funds Policy

Business Fee Schedule

Check 21 / Expedited Recredit

Discretionary Courtesy Pay Disclosure

**Electronic Funds Transfer Policy** 

Equal Housing Lender

Fee Schedule

**NCUSIF** 

Privacy Policy

Website Disclaimer

| How does Highmark Federal      | To protect your personal information from unauthorized access and use, we use   |  |
|--------------------------------|---|--|
|                                |   |  |
| Credit Union protect my        | security measures that comply with federal law. These measures include  |  |
| personal information?          | computer safeguards and secured files and buildings.  |  |
| How does Highmark Federal      | We collect your personal information, for example, when you:  |  |
| Credit Union collect my        |   |  |
| personal information?          | Open an account or deposit money  |  |
|                                | Pay your bills or apply for a loan  |  |
|                                | Use your credit or debit card We also collect your personal information for   |  |
|                                | others, such as credit bureaus, affiliates, or other companies.   |  |
|                                |   |  |
| Why can't I limit all sharing? | Federal law gives you the right to limit only:  |  |
|                                | a sharing for offiliated even day business numerous information about your  |  |
|                                | 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<br>may give you additional rights to limit sharing. |  |
| Definitions                    |   |  |
| Affiliates                     | Companies related by common ownership or control. They can be financial and nonfinancial companies.                                 |  |
| Nonaffiliates                  | Companies not related by common ownership or control. They can be financial   |  |
|                                | and nonfinancial companies.   |  |
| Joint marketing                | A formal agreement between nonaffiliated financial companies that together  |  |
|                                | market financial products or services to you.   |  |

For more information on our Privacy Policy, you may write us at 725 5th Street, Rapid City, SD 57701, call us at 605-716-4444









