

FACTS

WHAT DOES HONOR 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 Name, Address, Phone Number and Email
- Account Numbers and Account Balances
- Date of Birth and Payment History

How?

All financial companies need to share non-public personal information to run their everyday business. In the section below, we list the reasons financial companies can share their non-public personal information; the reasons Honor Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Honor 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	Yes
For joint marketing with other financial companies	Yes	Yes
For our affiliates' everyday business purposes - information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes - information about your creditworthiness	Yes	No
For our affiliates to market to you	Yes	Yes
For non-affiliates to market to you	Yes	Yes

To limit our sharing

- Call 800-442-2800. Our menu will prompt you through your choice(s) **or**
- Visit us online: Opt out via It's Me 247 Online Banking > Info Center > Contact > Preferences

Please note:

If you are a new member, we can begin sharing your information 1 day from the date we sent this notice. When you are no longer 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.

Questions

- Call 800-442-2800 or go to www.honorcu.com

Who we are	
Who is providing this notice?	Honor Credit Union

What we do	
How does Honor Credit Union protect my personal information?	<p>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.</p> <p>We restrict access to non-public person information about you to those employees who need to know to provide products & services to you.</p>
How does Honor Credit Union collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • complete a loan or membership application • from you or third parties • from your credit report when we obtain one or more credit bureaus <p>We may also collect information relating to your use of our website through the use of various technologies, including cookies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <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 nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>
What happens when I limit sharing for an account I hold jointly with someone else?	All primary members and joint owners will not be notified of special rate offers, insurance offers or identity theft offers.

Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies</p> <ul style="list-style-type: none"> • CU Answers
Non-Affiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies</p> <ul style="list-style-type: none"> • Allied Solutions • Harland Clarke
Joint Marketing	<p>A formal agreement between non-affiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • The Hartford

Definitions
<p>We only work with companies that agree to maintain strong confidentiality protections and limit the use of information we provide. We do not permit these companies to sell the information to third parties. Honor Credit Union is committed to protecting the privacy of its members. Follow these simply guidelines: 1. Protect your account numbers, plastic card numbers, PINs & passwords. 2. Use caution when disclosing your account numbers, social security numbers, etc to other persons. 3. Keep your information with us current, such as address & phone.</p>