

FACTS	WHAT DOES HOOSICK 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, Name, Address and Income Account balances and payment history Credit history and credit scores	
How?	All financial companies need to share member's 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 Hoosick Federal Credit Union chooses to share; and whether you can limit this sharing.	
Reasons we can share your personal information	Does Hoosick 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	YES
For our affiliates' everyday business purposes— information about your transactions and experiences	NO	We do not share
For our affiliates' everyday business purposes— information about your creditworthiness	NO	We do not share
For nonaffiliates to market to you	NO	We do not share
To limit our sharing	Call 518-686-4504 Mail the form below Please note: If you have a joint account, your choices will apply to everyone on your account If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our customer, 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 518-686-4504	

Mail-in Form	
	Do not share my personal information with other financial institutions to jointly market to me.
Name	
Address	
City, State, Zip	
Mail To:	Hoosick Federal Credit Union PO Box 70 Hoosick Falls, NY 12090

Who we are	
Who is providing this notice?	Hoosick Federal Credit Union
What we do	
How does 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 Hoosick Federal Credit Union collect my personal information?	<p>We collect your personal information, for example, when you;</p> <ul style="list-style-type: none"> Open an account or apply for a loan Use your Debit Card or pay your bills Make deposits to or withdrawals from your accounts <p>We also collect your personal information from others, including credit bureaus or other companies</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"> - <input type="checkbox"/> Sharing for affiliates' everyday business purposes—information about your creditworthiness - <input type="checkbox"/> Affiliates from using your information to market to you - <input type="checkbox"/> Sharing for non-affiliates 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?	Your choices will apply to everyone on your account
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <p>Hoosick Federal Credit Union has no affiliates</p>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <p>Hoosick Federal Credit Union does not share with non-affiliates so that they can market to you</p>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> - Investment companies - Insurance companies - Other financial service providers
Other important information	
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