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PRIVACY POLICY

Rev. 03/2014

FACTS WHAT DOES HORIZONS NORTH CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?

Why? Financial companies choose how they share your personal information. Federal law provides consumers the right to limit some, but not all, sharing of personal information. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand how Horizons North Credit Union handles your personal information.

At Horizons North Credit Union, we respect the privacy of our members, and we recognize the importance of maintaining the confidentiality of your personal financial information. This notice describes the privacy policy and practices followed by Horizons North Credit Union, and explains what types of member information we collect and under what circumstances we may share it.

What? The types of personal information we collect and share depend on the accounts or services you have with us. This information can include:

- Social Security number, income and address
- Account balances and payment history
- Credit history and credit scores

When you are no longer our member, we will not share your information except as permitted or required by law or as otherwise 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 Horizons North Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Horizons North 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 non-affiliates to market to you	No	We don't share

Questions?	Drop by in person, call us at 303-451-1146, visit our website at www.HNCU.org , or write us at: Horizons North Credit Union, 11455 Pearl Street, Northglenn, CO 80233.
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Who Are We?	Horizons North Credit Union
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What we do

How does Horizons North 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.
How does Horizons North 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 • apply for a loan • pay your bills • use your credit or debit card • 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 only gives you the right to limit information sharing as follows:</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 non-affiliates to market to you

Definitions

Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <i>Our affiliates include financial companies such as Credit Union Direct Connect (indirect lending), investment companies providing services to you or the credit union, and nonfinancial companies, such as our credit union association.</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <i>Non-affiliates we share with can include: companies such as insurance companies and direct marketing companies with which we may have specific agreements.</i>
Joint marketing	A formal agreement between Horizons North Credit Union and a nonaffiliated financial company where we jointly market financial products or services to you. <i>Joint marketing partners may include companies such as credit card companies.</i>

Internet Usage

Horizons North Credit Union has taken every precaution available to assure that your private financial information transmitted through the Internet is safe and secure. Horizons North Credit Union is not liable for content or availability of linked sites. If you

have any concerns, please contact the credit union at 720.872.8609.

**CALL: 303.451.1146 FAX: 303.450.7422 EMAIL: hncu@HNCU.org
11455 Pearl Street . Northglenn, CO . 80233 . Routing Number - 302075982**



Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government. NCUA, National Credit Union Administration, a U.S. Government Agency

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