



**call: (801) 451-5064**



- Deposits
- Loans
- Mortgage
- Business
- Member Tools
- Investments & Insurance
- [About Horizon](#)

Credit Union Serving Davis, Weber and Morgan Counties

- Deposits
  - [Deposit Accounts](#)
  - [Deposit Rates](#)
  - [Tiered Services](#)
- Loans
  - [Loan Accounts](#)
  - [Loan Rates](#)
- Mortgage
  - [Mortgage Loans](#)
- Business
  - [Business Accounts](#)
  - [Business Lending](#)
- Member Tools
  - [Identity Theft](#)
  - [Child Identity Theft](#)
  - [Fraud](#)
- Investments & Insurance
  - [Investments](#)
  - [Insurance](#)
- [About Horizon](#)
  - [Contact Us](#)
  - [Careers](#)
  - [Branch Locations](#)

## Privacy Policy

### PRIVACY POLICY DISCLOSURE

Revised January 2011

FACTS	WHAT DOES HORIZON CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?
<b>Why?</b>	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.
<b>What?</b>	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"> <li>• Social Security number and income</li> <li>• account balance and payment history</li> <li>• credit history and credit scores</li> </ul>
	All financial companies need to share customers' personal

<b>How?</b>	information to run their everyday business. In the section below, We list the reasons financial companies can share their customers' personal information, the reasons Horizon Credit Union chooses to share, and whether You can limit this sharing.
-------------	---

Reasons We can share Your personal information	Does the Credit Union share?	Can You limit this sharing?
<b>For Our everyday business purposes</b> - such as to process Your transactions, maintain Your account(s), respond to court orders and legal investigations, or report to credit bureaus	<b>YES</b>	<b>NO</b>
<b>For Our marketing purposes</b> - to offer Our products and services to You	<b>YES</b>	<b>NO</b>
<b>For joint marketing with other financial companies</b>	<b>YES</b>	<b>NO</b>
<b>For Our affiliates' everyday business purposes</b> - information about Your transactions and	<b>NO</b>	<b>WE DON'T SHARE</b>
<b>For Our affiliates' everyday business purposes</b> - information about Your creditworthiness	<b>NO</b>	<b>WE DON'T SHARE</b>
<b>For Our affiliates to market to You</b>	<b>NO</b>	<b>WE DON'T SHARE</b>
<b>For non-affiliates to market to You</b>	<b>NO</b>	<b>WE DON'T SHARE</b>

<b>Questions?</b>	Call (801) 451-5064 or write to Us at: P.O. Box 687, Farmington, UT 84025-0687
-------------------	--

What We do	
<b>How does Horizon Credit Union protect my personal information?</b>	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.
<b>How does Horizon Credit Union collect my personal information?</b>	<p>We collect Your personal information, for example when You</p> <ul style="list-style-type: none"> <li>• open an account or deposit money</li> <li>• pay Your bills or apply for a loan</li> <li>• use Your credit or debit card</li> </ul> <p>We also collect Your personal information from others , such as credit bureaus, affiliates, or others.</p>
<b>Why cant I limit all sharing?</b>	<p>Federal law gives You the right to limit only</p> <ul style="list-style-type: none"> <li>• sharing for affiliates' everyday business purposes - information about Your creditworthiness</li> <li>• affiliates from using Your information to market to You</li> <li>• sharing for non-affiliates to market You</li> </ul> <p>State laws and individual companies may give You additional rights to limit sharing.</p>

<b>Definitions</b>	
--------------------	--

<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and non-financial companies. Horizon Credit Union has no affiliates.
<b>Non-Affiliates</b>	Companies not related by common ownership or control. They can be financial and non-financial companies. Horizon Credit Union does not share with non-affiliates so they can market You.
<b>Joint Marketing</b>	<p>A formal agreement between non-affiliated financial companies that together market financial products of services to You. Our joint marketing partners include categories of companies, such as:</p> <ul style="list-style-type: none"> <li>• financial service providers</li> <li>• insurance companies</li> </ul>

[CEO Corner](#) | [Free Credit Report](#) | [ATM Locator](#) | [Order Checks](#) | [Privacy Policy](#) | [Fee Schedule](#) | [Newsletter](#)



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