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## Consumer Privacy Policy

<b>FACTS</b>	<b>WHAT DOES HOUSTON METROPOLITAN FEDERAL CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?</b>
<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>
<b>How?</b>	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 H.M.F.C.U. chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does H.M.F.C.U. 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	YES	NO
<b>For our marketing purposes</b> — to offer our products and services to you	YES	NO
<b>For joint marketing with other financial companies</b>	NO	We don't share
<b>For our affiliates' everyday business purposes</b> — Information about your transactions and experiences	YES	NO
<b>For our affiliates' everyday business purposes</b> — Information about your creditworthiness	YES	NO
<b>For our affiliates to market to you</b>	YES	YES
<b>For nonaffiliates to market to you</b>	YES	YES

<b>To limit our sharing</b>	<ul style="list-style-type: none"> <li>• Call 713-699-0795 - our menu will prompt you through your choice(s)</li> <li>• Visit us online: <a href="http://www.hmefcu.org">http://www.hmefcu.org</a></li> <li>• Mail the form below</li> </ul> <p><b>Please note:</b> 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.</p>
<b>Questions?</b>	Call 713-699-0795 or go to <a href="http://www.hmefcu.org">http://www.hmefcu.org</a>

## Mail-In Form

	<input type="checkbox"/> Do not share my personal information with nonaffiliates to market their products and services to me.
	<input type="checkbox"/> Do not share my personal information with affiliates to market their products and services to me.
Account Number	<input style="width: 100%;" type="text"/>
Name *	<input style="width: 100%;" type="text"/>
Address	<input style="width: 100%;" type="text"/> <input style="width: 100%;" type="text"/>
City, State, Zip	<input style="width: 60%;" type="text"/> <input style="width: 15%; border: 1px solid #ccc;" type="text" value="AL"/> <input style="width: 25%; height: 20px;" type="text"/>
	<input type="checkbox"/> I hereby certify that the information reported herein is true, complete and accurate.
<div style="background-color: #004a87; color: white; padding: 5px 15px; display: inline-block; border-radius: 3px;">Submit Application</div>	

## Who we are

<b>Who is providing this notice?</b>	Houston Metropolitan Federal Credit Union
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## What we do

<b>How does H.M.F.C.U. 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 H.M.F.C.U. collect my personal information?</b>	We collect your personal information, for example, when you: <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 card or debit card</li> </ul>
<b>Why can't I limit all sharing?</b>	Federal law gives you the right to limit only <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 nonaffiliates to market to you</li> </ul> State laws and individual companies may give you additional rights to limit sharing.

<p><b>What happens when I limit sharing for an account I hold jointly with someone else?</b></p>	<p>Your choices will apply to everyone on your account.</p>
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## Definitions

<p><b>Affiliates</b></p>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• <i>CU Companies of Texas/Member Home Loan (mortgage services) and Credit Union Alliance Cop. (auto lending/sales)</i></li> </ul>
<p><b>Nonaffiliates</b></p>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• <i>Insurance companies, consumer report agencies, data processors, check printers, financial statement publishers, plastic card processors, bill payment processors &amp; government agencies.</i></li> </ul>
<p><b>Joint Marketing</b></p>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>• <i>We do not share</i></li> </ul>

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