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Youth! Make a deposit into your Credit Union account (or open a new one) during April to participate in the National Youth Savings Challenge™

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## Privacy Policy

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### Privacy Policy

EFFECTIVE JULY 1, 2013

FACTS	What does Hughes 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: <ul style="list-style-type: none"> <li>Social Security number and income</li> <li>Account balances and payment history</li> <li>Transaction history and credit history</li> </ul>
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 Hughes Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Hughes FCU 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	No
For our affiliates' everyday business purposes— information about your transactions and experiences	Yes	Yes
For our affiliates' everyday business purposes— information about your creditworthiness	No	Do Not Share
For our affiliates to market to you	Yes	Yes
For our nonaffiliates to market to you	No	Do Not Share

<b>To limit our sharing</b>	<p>Call 520-794-8341, 800-253-8245 or visit us online: <a href="http://www.hughesfcu.org">www.hughesfcu.org</a></p> <p>Please note: If you are a new member, we can begin sharing your information 30 days 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.</p> <p>However, you can contact us at any time to limit our sharing.</p>
<b>Questions</b>	<p>Call 520-794-8341, 800-253-8245 or go to <a href="http://www.hughesfcu.org">www.hughesfcu.org</a>.</p>

<b>Who we are</b>	
Who is providing this notice?	Hughes Federal Credit Union

<b>What we do</b>	
How does Hughes FCU 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 Hughes FCU collect my personal information?	<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/debit cards</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates 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"> <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 to you</li> </ul> <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	Companies related by common ownership or control. They can be financial or nonfinancial companies. <ul style="list-style-type: none"> <li>• HFCU Financial Services</li> </ul>
Nonaffiliates	Companies not related by common ownership or control. They can be financial or nonfinancial companies. <ul style="list-style-type: none"> <li>• Hughes FCU does not share with nonaffiliates so they can market to you.</li> </ul>
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> <li>• Our joint marketing partners include investments, insurance and other financial services companies.</li> </ul>

### Website Terms and Conditions

Hughes Federal Credit Union maintains this website to provide you with information about our products and services and to facilitate communication with us. Hughes Federal Credit Union requires that all visitors to our Web site(s) on the Internet (the "Site") adhere to the following rules and regulations. By accessing the Site you indicate your acknowledgement and acceptance of these Terms and Conditions. From time to time Hughes Federal Credit Union may revise these Terms and Conditions.

Copyright in these pages, screens, text, and images appearing on this Site is owned by Hughes Federal Credit Union or others indicated. The information and materials contained in the Site may not be copied, displayed, downloaded, licensed, modified, published, reposted, reproduced, reused, sold, transmitted, used to create a derivative work, or otherwise used for public or commercial purposes without the express permission of Hughes Federal Credit Union.

Some or all of the products or services described on the Site may not be available in all geographic areas. You may not be eligible for all the products or services described. Hughes Federal Credit Union reserves the right to determine the eligibility for any product or service. Investment products (i) are not Credit Union deposits and are not insured by the NCUA , (ii) are not guaranteed by Hughes Federal Credit Union, and (iii) are subject to substantial risk, including the possible loss of some or all of the principal invested.

Any communication or material you transmit to us via the Site or Internet electronic mail is on a non-confidential basis and may be used by the Credit Union for any purpose within the limits of our privacy statement including reproduction, publication, broadcast, and posting.

We will use our best efforts to include accurate and up-to-date information on the Site, but we make no warranties or representations as to the accuracy of the information. You agree that all access and use of the Site and its contents is at your own risk. By using the Site, you acknowledge that we specifically disclaim any liability (whether based in contract, tort, strict liability, or otherwise) for any direct, indirect, incidental, consequential, or special damages arising out of or in any way connected with your access to or use of the Site, (even if we have been advised of the possibility of such damages) including liability associated with any viruses which may infect a computer's equipment.

With regard to our services or products purchased or obtained by the user from a non-Hughes Federal Credit Union person or entity, Hughes Federal Credit Union makes no warranty of merchantability or warranty of fitness for a particular purpose with regard to such services and products and Hughes Federal Credit Union specifically disclaims all other warranties with regard to sold services and products.

You agree that use of this Site shall be governed by all applicable Federal laws and the laws of the state of Arizona and agree that the venue shall be located in Tucson, Arizona.

### Children's Online Privacy Protection Act (COPPA)

Hughes Federal Credit Union (Hughes) provides the Kids & Teens section of its website for the convenience and education of the children of its members. We encourage parents or guardians to monitor children under age 13 when children are online and to participate in any interactive activities offered on the website.

Hughes is committed to protecting the online privacy of the children who visit its website and to complying with the Children's Online Privacy Protection Act of 1998. COPPA prohibits unfair or deceptive acts or practices in connection with the collection, use or disclosure of personally identifiable information from and about children on the Internet.

- Personal information – Hughes does not collect or use underage members' personal information through this website.
- Site traffic records – Hughes collects information on domain names and dates and times of visits to [www.hughesfcu.org](http://www.hughesfcu.org). This information includes no personal identifiers and allows Hughes to record website traffic to improve navigation and content.
- Cookies – [www.hughesfcu.org](http://www.hughesfcu.org) does not require the use of per-session cookies. Cookie information is never sold, given or disclosed to third parties.
- Email – Hughes may use feedback information from readers to respond to inquiries, comments or suggestions when emails are initiated by the visitor to the Credit Union website. Email information is never sold, given or disclosed to third parties.

Hughes Kids & Teens pages may include links to the external websites of others, including educational information, amusement parks, area attractions and merchants that provide products for children. These external sites are not part of Hughes Federal Credit Union's services, are not under our control, and may not comply with applicable law. Because these external websites may have privacy policies that are different than Hughes, please consult the privacy policies of any website that asks for personally identifiable information before providing it.

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### Links

This website contains links to other websites for products or services that Hughes Federal Credit Union believes may be of interest to its membership. Hughes Federal Credit Union is not responsible for the privacy practices or the content of these sites. In addition, Hughes Federal Credit Union makes no warranty of merchantability or warranty of fitness for a particular purpose with regard to such products or services and disclaims all other warranties with regard to said products or services.



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