













### ACCOUNT ACCESS

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### TOOLS & RESOURCES

-  [Open an Account](#) 
-  [Find a Branch](#) 
-  [Apply for a Loan](#) 
-  [Pay Bills Online](#) 
-  [Calculate a Payment](#) 

## Privacy Privacy

FACTS: WHAT DOES UTAH HERITAGE FEDERAL 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 Utah Heritage Federal Credit Union's Privacy Policy.
<b>What?</b>	The types of personal information we collect and share depend on the accounts or services you have with us. This information can include: <ul style="list-style-type: none"> <li>• Social Security number, and account balances</li> <li>• credit card or other debt and overdraft history</li> <li>• payment history and transaction or loss history</li> </ul> When you are <i>no longer</i> our member, we will not share your information except as permitted or required by law as described in this notice.
<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 Utah Heritage Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Utah Heritage 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	No
For our affiliates' everyday business purposes - information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes - information about your creditworthiness	No	We don't share
For our affiliates to market to you	No	We don't share
For our nonaffiliates to market to you	No	We don't share

<b>QUESTIONS?</b>	Call toll-free (435) 436-8288
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What we do	
How does Utah Heritage Federal 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 Utah Heritage Federal Credit Union collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> <li>• open an account or use your credit or debit card</li> <li>• provide employment information or apply for financing</li> <li>• give us your contact information</li> </ul> We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	Federal law only 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.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>• <i>Utah Heritage Credit Union has no affiliates.</i></li> </ul>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>• <i>Utah Heritage Federal Credit Union does not share with nonaffiliates so they can market to you.</i></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>• <i>Our joint marketing partners include CUNA Mutual Group's MEMBERCONNECT.</i></li> </ul>

**MORONI** 84 West Main ♦ **EPHRAIM** 268 South Main ♦ **GUNNISON THRIFTWAY** 520 South Main ♦ **MT. PLEASANT** 1050-3 South State



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