

FACTS

WHAT DOES THE HEALTH AND EDUCATION 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. The information can include:

- Social Security number and income
- account balances and payment history
- credit history and credit scores

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 The Health and Education Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does The Health and Education 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	YES
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 nonaffiliates to market to you	NO	We don't share

To limit our sharing

- Call Member Services at 859-231-8262 or
- Visit us online: www.thefcu.com and send your request using the "Contact Us" area

Please note:

If you are a *new* member, we can begin sharing your information 1 day from the date we sent this notice. When you are *no longer* a member, we continue to share your information as described in this notice.

However, you can contact us at any time to limit our sharing.

Questions?

Call 859-231-8262 or go to www.thefcu.com and submit your questions through "Contact Us"

Who we are

Who is providing this notice?

THE HEALTH AND EDUCATION FEDERAL CREDIT UNION

What we do

How does THE HEALTH AND EDUCATION 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 THE HEALTH AND EDUCATION FEDERAL CREDIT UNION collect my personal information?

We collect your personal information, for example, when you

- open an account or deposit money
- provide account information or apply for a loan
- use your credit or debit card

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 gives you the right to limit only

- sharing for affiliates' everyday business purposes -- information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

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.

- *The Health and Education Federal Credit Union has no affiliates.*

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *Non-affiliates we share with can include government agencies, plastic card processors, statement printers, mortgage service companies, consumer reporting agencies, and check printers.*

Joint Marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *Our joint marketing partners include financial companies, specifically insurance companies with whom we have joint marketing agreements.*

Other important information