

FACTS

WHAT DOES HERITAGE COMMUNITY CREDIT UNION (“HCCU”) DO WITH YOUR PERSONAL INFORMATION?

Why?

Financial companies choose how they share your personal information. Federal Law gives members 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 depends on the products or services you have with HCCU. This information can include:

- ➔ Social Security Number
- ➔ Checking Account Information
- ➔ Credit History
- ➔ Account Balance
- ➔ Transaction History
- ➔ Credit Score

How?

All financial companies need to share personal information to run their everyday business. In the section below, we list the reasons financial companies can share their personal information. The reason Heritage Community Credit Union choses to share and whether you can limit this sharing.

Reasons HCCU can share your personal information:	Does HCCU share?	Can You limit this sharing?
<i>For our everyday business purposes</i> – such as to process your transaction, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus.	YES	NO
<i>For our marketing purposes</i> – to offer our products and services to you.	YES	NO
<i>For joint marketing with other financial companies.</i>	YES	NO
<i>For our affiliates’ everyday business purposes</i> – information about your transactions and experiences.	YES	NO
<i>For our affiliates’ everyday business purposes</i> – information about your credit worthiness.	NO	WE DO NOT SHARE
<i>For our affiliates to market to you.</i>	YES	NO
<i>For non-affiliates to market to you.</i>	NO	WE DO NOT SHARE

Questions?

Please contact HCCU at (916) 364-1700 or (800) 233-6328 or go to www.heritageccu.com.

Who we are

Who is providing this Notice?

Heritage Community Credit Union.

What we do

How does Heritage Community 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 Heritage Community Credit Union **collect** my personal information?

HCCU collects your personal information, for example when you:

- ✓ Open an account or deposit money
- ✓ Pay your bills or apply for a loan
- ✓ Use Credit or Debit cards
- ✓ We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

Why can't you limit sharing of personal information?

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

What happens when I limit sharing of personal information when I have an account as joint holder 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 and non-financial companies.
Note: HCCU Affiliates include financial companies such as HCCU's Insurance Agency.

Non-Affiliates

Companies not related by common ownership or control. They can be financial and non-financial companies.
Note: HCCU does not share with Non-Affiliates so they can market to you.

Joint Marketing

A formal agreement between Non-Affiliated financial companies that together market financial products and/or services to you.

Note: HCCU's joint marketing partners include providers of financial products and services.

Disclaimer: Other Important Information

California law provides additional privacy protections and requires that we also provide to you this enclosed Notice, "IMPORTANT PRIVACY CHOICES FOR CONSUMERS". Please complete the enclosed Notice to further restrict us from sharing personal and financial information with our Affiliates and outside companies that HCCU does business with.