

PRIVACY NOTICE

Harrison County Federal Credit Union is owned by its members and run by a board of directors you elect. You can be confident that your financial privacy is a top priority of this credit union. We are required by law to give you this privacy notice to explain how we collect, use and safeguard your personal financial information. If you have any questions, please contact the credit union at (304) 622-3780.

We are committed to providing you with competitive products and services to meet your financial needs, which necessitates that we share information about you to complete your transactions and to provide you with certain financial opportunities. In order to do so, we have entered into agreements with other companies that provide either services to us or additional financial products for you to consider. Under these arrangements, we may disclose all of the information we collect, as described below, to companies that perform marketing or other services on our behalf or to other financial institutions with whom we have joint marketing agreements. To protect our members' privacy, we only work with companies that agree to maintain strong confidentiality protections and limit the use of information we provide. We do not permit these companies to sell to other third parties the information we provide to them.

INFORMATION WE COLLECT ABOUT YOU

We collect nonpublic personal information about you from some or all of the following sources:

- Information we receive from you on membership and loan applications and other forms.
- Information about your transactions with us or others.
- Information we receive from a consumer reporting agency, and
- Information obtained when verifying the information you provide on an application or other forms, such as from your current or past employers or from other institutions where you conduct financial transactions.

INFORMATION WE MAY DISCLOSE ABOUT YOU

We may also disclose information we collect about you under other circumstances as permitted or required by law. These disclosures typically include information to process transactions on your behalf, conduct the operations of our credit union, follow your instructions as you authorize, or protect the security of our financial records. We do not disclose any nonpublic personal information about our members and former members to affiliates or nonaffiliated third parties as permitted by law.

OUR SECURITY MEASURES

We restrict access to nonpublic information about you to those employees who need to know that information to provide products or services to you. Our employees are trained in the importance of maintaining confidentiality and member privacy. We maintain physical, electronic and procedural safeguards that comply with Federal regulations and lending industry practices to safeguard your nonpublic personal information.

TERMINATION OF MEMBERSHIP

If you terminate your membership with Harrison County Federal Credit Union, we will not share information we have collected about you, except as permitted or required by law.

CREDIT UNION MEMBERS AND THE PUBLIC MAY RECEIVE COPIES OF
THIS NOTICE OF PRIVACY PRACTICES BY CONTACTING
THE CREDIT UNION

THIS PRIVACY NOTICE MEETS THE NOTIFICATION REQUIREMENTS OF
THE NATIONAL CREDIT UNION ADMINISTRATION REGULATION ON
PRIVACY CONSUMER INFORMATION, PART 716.