



PRIVACY POLICY

FACTS	What Does Holy Rosary Credit Union (HRCU) 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: <ol style="list-style-type: none"> 1. Social security number and income 2. Account balances and payment history 3. Credit history and credit scores
How	All financial companies need to share customers' (members') personal information to run their everyday business. In the section below we list the reasons financial companies can share their customers' (members') personal information, the reasons Holy Rosary Credit Union chooses to share and whether you can limit this sharing.

Reasons we can share your personal information	Does HRCU share?	Can you limit your sharing?
For our everyday business purposes- Such as to process your transactions, maintain your accounts, respond to court orders and legal investigations or report to the 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	No	No
For our affiliates' everyday business purposes- information about your transactions and experiences	No	N/A
For our affiliates' everyday business purposes- information about your credit worthiness	No	N/A
For our affiliates to market to you	No	N/A
For non affiliates to market to you	Yes	Yes

To limit our sharing-

- Call 877-895-6840 and our menu will prompt you through your choices; **or**,
- Email us at info@hrcu.org

Please note:

If you are a new member, we can begin your sharing immediately from the date you opened your account. 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 877-895-6840 or go to www.hrcu.org.

Who we are	
Who is providing this notice	Holy Rosary Credit Union (HRCU)
What we do	
How does HRCU protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal laws. These measures include computer safeguards, secured files and buildings.
How does HRCU collect my personal information?	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> • open an account or deposit money • apply for a loan • use your credit or debit card <p>We also collect your personal information from others such as credit bureaus</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"> • sharing for affiliates everyday business purposes – information about your credit worthiness. • affiliates from using your information to market to you • sharing for nonaffiliates to market to you <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 - unless you tell us otherwise.

Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <p>Holy Rosary Credit Union has no affiliates at this time.</p>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <p>*Nonaffiliates we share with can include Affinion Benefits Group/ Federal Insurance Company.</p>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <p>*Our joint marketing partner is Affinion Benefits Group/ Federal Insurance Company.</p>