

# Privacy Policy Notice

Today we live in an age where information is accessible virtually everywhere, yet there are certain types of information that it is vital to keep private in order to avoid the perils of identity theft. As a member of Hidden River Credit Union (HRCU) you have shared certain types of private information with the credit union in confidence and it is our job to make sure that we protect that information to the best of our abilities. What you will find in this notice is 1) the type of information we collect 2) who and what information we share with third parties 3) how to "opt out" of certain disclosures. Whether you are a current member or a former member HRCU will adhere to this privacy policy and will not share information we have collected about you, except as may be permitted or required by law.

## A Few Terms You Should Know

**Non-Public Personal Information** – Personal information that we collect from you, about you, in connection with providing a financial product or service to you. Some examples are: your account balances, payment history, and overdraft history. An example of public information would be information you can find in public sources such as: telephone directories and government records.

**Affiliate** – An affiliate is a company that we own or control, or a company that owns or controls us. Ownership may not mean complete ownership of the company, but enough to merit control.

**Non-Affiliated Third Party** – A person or company that we do not employ, but rather works for the credit union on a contractual basis.

**Opt-Out** – To prevent the credit union from sharing certain information.

## The Types of Information We Collect

The credit union will only collect personal information that is required to conduct authorized business, enhance transaction security, and to provide competitive products and services. HRCU will request this information from you directly at the time of your account opening, during the lending application process, or when deemed necessary in order to complete a transaction or update records.

HRCU may also collect "non-public personal information" from the following sources:

- Information we receive from you on applications or other loan and account forms
- Information about your transactions with us or others
- Information we receive from third parties such as credit bureaus or ChexSystems
- Information obtained to verify information provided by you on application or other forms, from current or past employers, or from other institutions where you conduct financial transactions

HRCU may disclose all of the information we collect, as described above, as permitted by law.

## The Types of Information We Share

- Name
- Address
- Social Security Number
- Loan Balance
- Loan Collateral Information
- Loan Payment History
- Deposit Balance
- Overdraft History
- Check Verification Information

## Who We Share Your Information With and Why

The credit union may share your information with the following types of non-affiliated third parties:

- Financial Services Companies
  - Insurance Companies
  - Mortgage Service Companies
- Non-Financial Service Companies
  - Consumer Reporting Agencies
  - Data Processors
  - Check Printers
  - Statement Processors
  - Government Agencies in response to subpoenas and other legal matters

The reason HRCU may share your information with the above named companies or Non-Affiliated Third Party is to aid the credit union in providing a greater array of financial products and services to our membership. This will only occur when it is necessary to do so, and only for the express purpose of conducting daily business. Only those organizations that recognize responsibility to protect and safeguard personal and financial information will be authorized to conduct business with the credit union. At no time will Non-Affiliated Third Party have the ability to modify or access credit union account information for purposes other than those authorized by HRCU and/or you, the member.

HRCU will comply with all federal and state privacy laws and regulations and other credit union policies established to protect your privacy. However, HRCU will provide information when directed legally or by official government notice within compliance of the law.

We may disclose all of the information we collect to third parties that perform marketing or other services on our behalf or to other financial institutions with whom we have joint marketing agreements. We only work with companies who agree to maintain strong confidentiality protections and limit the use of information we provide. HRCU does not permit these companies to sell the

information we provide to other third parties. We may also disclose information about you, as permitted or required by law. These disclosures typically include information to process transaction on your behalf, conduct the operations of the credit union, and follow your instructions as you authorize to protect the security of our financial records.

## Opting-Out

HRCU will allow you a choice in how personal information is used under certain circumstances. Members concerned about privacy implications may elect in limited situations not to participate in information sharing with certain business partners. If you elect to exercise this choice, information will be provided to the member and credit union will make certain the request is honored.

If you prefer that HRCU not disclose personal information about you to certain third parties you may opt out of those disclosures (other than those permitted by law). To do so, you are required to notify the credit union by

Calling: 570-622-3399

In Writing: 60 Westwood Road, Pottsville, PA 17901-1834

You may opt out at any time. Once your opt-out request is received, we will stop the disclosures within a reasonable amount of time. Remember, this opt out right does not apply to disclosures that are legally permitted or to disclosures we make to companies that may perform services on our behalf or to other financial institutions which we endorse and that have joint marketing agreements with the credit union. If you wish to later revoke your opt-out election you will need to contact the credit union.

Visiting [www.hdriver.org](http://www.hdriver.org)

When you visit our website to view pages, calculators, applications, and Out-Reach 24/7 we collect basic information from you that allows us to track the traffic on our website, in order for us to improve online services to you. The type of information we collect from you is as follows:

- Your Internet Service Provider (ISP)
- The date and time you accessed our website
- The city, state, and country from which you accessed our website
- The pages you viewed

The only time any non-public personal information is sent to us about you from our website is if you were to fill out an application or email us. When you fill out an application online your information is encrypted preventing any unwanted parties from intercepting your information. However, emails are not encrypted; you should be cautious when emailing any of your non-public personal information.

If you leave the credit union's website through one of the non-affiliated third party links your information may be collected by that company. If you provide any information to one of these companies HRCU recommends you review their privacy policy to understand your rights as a consumer under their policies.

## We Protect Your Information

HRCU will make every attempt to maintain correct and up-to-date membership records based on information provided to the credit union and will on occasion make attempts to verify the accuracy of these records.

HRCU will proactively manage sensitive membership information and will utilize satisfactory security devices and procedural safeguards to protect this information and ensure the integrity of all systems, records and communications.

HRCU will continue to educate and train credit union staff in the importance of safeguarding sensitive member information. Credit union staff will maintain a high degree of confidentiality at all times.

## How You Can Help Protect Your Information

As a member of HRCU you have a mutual responsibility to protect your personal financial information. The following are a few tips to help you protect your information:

- Always safeguard your account numbers, card numbers, access codes and other personal information.
- Do not write down access codes or other personal information where they can be accessed or stolen.
- Always use caution when disclosing your account numbers, social security number and other pertinent information to others.
- If someone claiming to be a credit union representative contacts you and asks for personal information, hang up and call the credit union to verify the validity of the call. The credit union will never call you and ask for your personal information.
- Periodically review your information with the credit union and make any changes necessary.

## One Final Note

Protecting sensitive information will always be a top priority of credit union management. However, due to the changes that technology brings it may be necessary for this policy to be revised in order to provide the membership with relevant, factual knowledge regarding the safeguarding of sensitive information. Finally, the objective of the credit union is to exceed the expectations of the membership in terms of the quantity and quality of financial products and services offered and meeting the privacy needs of the membership is part of that goal.