

# Horizon Credit Union Privacy Policy

<b>Why?</b>	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.
<b>What?</b>	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> <li>• Social Security number and income</li> <li>• Account balances and payment history</li> <li>• Credit history and credit scores</li> </ul>
<b>How?</b>	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 Horizon Credit Union chooses to share and whether you can limit this sharing.

Reasons we can share your personal information	Does Horizon Credit Union share?	Can you limit this sharing?
<b>For our everyday business purposes</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations or report to credit bureaus	Y	N
<b>For our marketing purposes</b> to offer our products and services to you	Y	N
<b>For joint marketing with other financial companies</b>	Y	N
<b>For our affiliates' everyday business purposes</b> information about your transactions and experiences	N	<b>We don't share</b>
<b>For our affiliates' everyday business purposes</b> information about your creditworthiness	N	
<b>For our affiliates to market to you</b>	N	
<b>For nonaffiliates to market to you</b>	N	

<b>To limit our sharing</b>	Contact us at 800.852.5316 or online at <a href="http://www.hzcu.org">www.hzcu.org</a>  <b>Please note:</b> When you are <i>no longer</i> our member, we continue to share your information as described in this notice.
<b>Questions?</b>	Call 800.852.5316 or go to <a href="http://www.hzcu.org">www.hzcu.org</a> .

Who We Are	
Who is providing this notice?	Horizon Credit Union
What We Do	
How does Horizon 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 Horizon Credit Union collect my personal information?	We collect your personal information, for example, when you: <ul style="list-style-type: none"> <li>• Open an account or apply for a loan</li> <li>• Use your debit or credit card</li> <li>• Provide account details or give us your contact information</li> </ul> We also collect your personal information from others such as credit bureaus and other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only: <ul style="list-style-type: none"> <li>• sharing for affiliates' everyday business purposes—information about your creditworthiness</li> <li>• affiliates from using your information to market to you</li> <li>• sharing for nonaffiliates to market to you</li> </ul> State laws and individual companies may give you additional rights to limit sharing.
What happens when I limit sharing for an account I hold jointly with someone else?	As a joint owner, if you limit sharing, the limit sharing applies to all owners under the membership.
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>• <b>Horizon Credit Union has no affiliates</b></li> </ul>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>• <b>Horizon Credit Union does not share with nonaffiliates so they can market to you</b></li> </ul>
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> <li>• <b>Our joint marketing companies include: Insurance companies, card processors</b></li> </ul>

