

**HORIZON CREDIT UNION'S PRIVACY POLICY AND
CONFIDENTIALITY OF MEMBER INFORMATION
Revised 12/22/2016**

Horizon Credit Union is committed to protecting the privacy of its members, including personal confidential information you give to us.

You can rely on us.

INTERNAL PROCEDURES: As part of the commitment to you to protect the confidentiality of your account information, the credit union has established procedures for periodically training staff on the importance of member privacy and the credit union's privacy policy. The credit union also distributes a copy of the policy to new staff members as a part of employee orientation.

ACCURACY OF INFORMATION: Horizon will take every reasonable precaution to protect the accuracy and reliability of your member information; however, you are responsible for updating your member information on file in order to assure its accuracy. The credit union will respond to your requests to update information in your account as quickly as possible.

COLLECTION OF INFORMATION: The credit union will only collect necessary information to enable us to provide you with requested services and to maintain your membership accounts. The information collected about our members may fall into the following categories:

- * Information from applications and forms (electronic and paper) such as loan applications, credit card applications, membership applications and wire transfer forms. Information gathered may include such information as social security number, mother's maiden name or employment data.
- * Information from transactions with us or others such as funds transfers, loan payments, balance inquiries or bill payments.
- * Information received from consumer reporting agencies (credit reports) providing such information as creditworthiness and credit history.
- * Information from online services provided by the credit union. The credit union online services (www.hzcu.org) are performed utilizing currently acceptable security practices to ensure the privacy of all online activities. Member information gathered from applications and transactions processed utilizing this service are identical with the current in-house practices for processing applications or transactions.

DISCLOSURE OF INFORMATION: The credit union will only share information for legitimate business reasons and according to current applicable regulations, with the ultimate goal of bringing you greater convenience and more choices. The credit union shares nonpublic information to nonaffiliated third parties only as permitted by law. For example:

1. When it is necessary to complete a transaction;

2. In order to verify the existence and condition of your account in accordance with applicable law (i.e. Credit Bureau, Office of Support Enforcement);
3. In order to comply with government agency directives and court orders;
4. If you give us written permission to do so, or
5. To protect secured assets or the assets of the credit union.

The credit union does not sell member information nor share account numbers with nonaffiliated third parties. However, we may share information with nonaffiliated third parties so that they may offer you additional products and services we believe to be beneficial to you. These third parties may include: Insurance providers offering our members additional insurance services such as Accidental Death and Dismemberment. Whenever we share information about our members, we require strict confidentiality by the receiving parties and limit the use of the information to the purpose for which it was disclosed.

FORMER MEMBERS: If your relationship with the credit union ends we will adhere to the policies and practices defined in this policy. This includes whether you decide to “opt out” of allowing us to disclose your personal nonpublic information to nonaffiliated third parties.

COMMITMENT TO DATA SECURITY: To prevent unauthorized access, maintain data accuracy, and ensure the correct use of information, we have in place appropriate physical, electronic, and managerial procedures and controls to safeguard and secure the information we collect and maintain. Electronic mail communications are generally not secured therefore should not be used to communicate confidential (nonpublic personal) or financial information.

NON-DISCLOSURE OF INFORMATION (“OPT OUT”): As a member or joint owner of an account at Horizon Credit Union, you can be assured that the confidentiality of account information is the rule and not the exception. Although the information collected in conjunction with a member’s account remains the property of the credit union, members may choose to “opt out” of having nonpublic personal information in the possession of the credit union given to a nonaffiliated third party. As a joint owner of an account you may also opt out of having your nonpublic personal information shared with nonaffiliated third parties. As a joint owner, if you opt-out, the opt-out applies to all owners under the membership.

If you wish to opt out of having your nonpublic personal information from being given to a nonaffiliated third party except as permitted by law and as noted elsewhere in this disclosure, please call Horizon Credit Union at 509-928-6494 or 800-852-5316 and request to speak with a customer service representative. The credit union will continue to provide you offers from nonaffiliated third parties by including these offers in our statements. However, this information is provided directly from the credit union and your personal information is not shared with these parties.

AVAILABILITY OF POLICY: Horizon Credit Union is proud of its commitment to

member confidentiality, and will make this policy available to any consumer requesting it. The credit union will also post the policy on its Internet home page.

COMPLAINTS: Complaints relating to this policy, or Horizon's perceived non-compliance with the policy, should be forwarded directly to the credit union's Supervisory Committee or the credit union's President/CEO for prompt consideration. Correspondence directed to the credit unions Supervisory Committee should be addressed to:

***Horizon Credit Union
Supervisory Committee
PO Box 6, Spokane Valley, WA 99037
Or contact Horizon by phone at 509-928-6494 or 800-852-5316***