



FACTS	WHAT DOES HURRICANE CREEK F.C.U. 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. Please read this notice carefully to understand what we do.
What?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> - Social Security Number and income - Account balances and assets - Credit card and credit/payment history <p>When you are no longer our customer, we continue to share your information as described in this notice.</p>
How?	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 HURRICANE CREEK F.C.U. chooses to share; and whether you can limit this sharing.

	Does Hurricane Creek F.C.U. share?	Can you limit this sharing?
Reasons we can share your personal information		
For our everyday business purposes- such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or to report to 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-	Yes	Yes
For our affiliates' everyday business purposes- information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes- information about your creditworthiness	No	We don't share
For our affiliates' to market to you	No	We don't share
For non affiliates to market to you	No	We don't share
Questions? Call 501-315-3162 or go to www.hurricanecreekfcu.org		

Who are we	
Who is providing this notice?	Hurricane Creek Federal Credit Union (HCFCU)

What we do	
How does HCFCU protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measure include computer safeguards and secured files and buildings.
How does HCFCU 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 use your credit or debit card - show your government-issued ID or give us your employment information - apply for financing <p>We also collect your personal information from others, such as credit bureaus, or other companies.</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 non affiliates to market to you <p>State law and individual companies may give you additional rights to limit sharing.</p>

Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and non-financial companies:</p> <ul style="list-style-type: none"> - HCFCU has no affiliates
Non-affiliates	<p>Companies not related by common ownership or control. They can be financial and non-financial companies:</p> <ul style="list-style-type: none"> - HCFCU does not have non-affiliates
Joint Marketing	<p>A formal agreement between non-affiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> - our joint marketing partners include CUNA Mutual Group's MEMBERCONNECT and Affinion Benefits Group (Hartford Insurance).