



# Privacy Notice

03/2021

**Why does Hanscom Federal Credit Union (HFCU) collect personal information?**

All financial companies need to collect and share personal information to run their everyday business. Financial companies choose how they share your personal information. Consumers have the right to limit some but not all sharing. We are required to tell you how we collect, share, and protect your personal information. This Notice also explains how we collect, use, and disclose personal information, and explains your rights to know what information is shared and how to limit sharing.

**What kinds of personal information does HFCU collect?**

The types of personal information we collect and share depend on the product or service you have with us. If you do not provide the information we ask for, it may delay or prevent us from providing our services to you. This information can include:

**In the past 12 months, we have collected and used the following categories of Personal Information:**

Categories of Personal Information	Examples
Identifiers	Real name, alias, street address, social security number, driver's license number, government-issued identifier, passport number, unique personal identifier, online identifier, Internet Protocol Address, account name, or other similar identifiers.
Personal information	Name, signature, SSN, telephone number, identification information and financial information
Protected classification characteristics	Race, gender, ethnicity, marital status, military status, etc.
Commercial information	Records of personal property, products, or services purchased, obtained, or considered, or other purchasing or consuming histories or tendencies.
Geolocation data	Device location or internet protocol (IP) location.
Sensory data	Audio, electronic, visual, or similar information.
Professional or employment-related information	Current or past job history.
Inferences drawn from any of the information identified above to create a profile about you	A Consumer's preferences or characteristics.

**How does HFCU collect personal information?**

Hanscom Federal Credit Union obtains Personal Information from the following sources:

- Directly from you, such as in person, by telephone, email, or text, or from forms completed or products and services you requested.
- Indirectly from you, such as from observing action on our website and mobile apps.
- From service providers, such as to verify your identity when you contact us.
- Credit reporting agencies and public record sources.
- Other third parties you may consent to during a loan or employment application such as an employer, landlord, and schools.

**How does HFCU protect 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 HFCU use personal information?**

All financial companies need to share members' personal information to run their everyday business. In the sections below, we list how we may use or disclose the Personal Information for business purposes; the reasons Hanscom Federal Credit Union chooses to share; and whether you can limit this sharing.

HFCU **does not** sell our members' personal information.

**HFCU uses and shares your information for our Everyday Business Purposes including:**

- To fulfill a request for which the information was provided such as completing an application for membership or a product, or asking a question about our products or services, we will use that personal information to respond to the inquiry.
- To create, maintain, customize, and secure your relationship with us.
- To process your requests, applications, transactions, payments, and prevent transactional fraud.
- To provide you with support and to respond to your inquiries, including investigating and addressing your concerns and monitoring and improving our responses.
- To personalize your online experience and to deliver content, product and service offerings relevant to your interests, including targeted offers and ads through our website, third-party sites, and via email or text message (with your consent, where required by law).
- To help maintain the safety, security, and integrity of our website, products and services, databases, other technology assets, and business.
- For testing, research, analysis, and product development, including to develop and improve our website, products, and services.
- To comply with our legal and regulatory obligations to law enforcement and regulatory agencies.

**Sharing Personal Information:**

Hanscom Federal Credit Union may share your Personal Information to a third party for business purposes, to perform services for us, or to function on our behalf. When we disclose Personal Information for a business purpose, we enter a contract that describes the purpose and requires the recipient to both keep that Personal Information confidential and not use it for any purpose except performing the contract. We routinely share Personal Information with:

- Service Providers we use to help deliver our products and services to you;
- Other third parties we use to help us run our credit union;
- Third parties approved by you, including sites you choose to link your account to or third-party payment providers;
- Credit reporting agencies and sanctions screening providers;
- External auditors; and
- Law enforcement and regulatory agencies to comply with our legal and regulatory obligations

**HFCU does not sell your personal information has not sold personal information in the preceding 12 months.**

**Reasons we can share your information:**

	Does Hanscom Federal Credit Union share?	Can you limit this sharing?
For our everyday business purposes - such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes - to offer our products and services to you	Yes	Yes
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	Yes	Yes
For non-affiliates to market to you	No	We don't share

**Definitions:**

**Affiliates:** Companies related by common ownership or control. They can be financial and non-financial companies.

Hanscom Federal Credit Union's affiliates include Hanscom Federal Credit Union Charitable Foundation, Inc., Hanscom Insurance; and others.

**Non-affiliates:** Companies not related by common ownership or control. They can be financial and non-financial companies.

Hanscom Federal Credit Union does not share with non-affiliates so they can market to you.

**Joint Marketing:** A formal agreement between nonaffiliated financial companies that together market financial products or services to you. Hanscom Federal Credit Union's joint marketing partners include Insurance Companies and other financial companies.

## Your Rights and Options

### Right to Limit Sharing

As prescribed above, you have the right to limit sharing of your personal information in certain circumstances.

To limit your sharing:

- Call toll free at 800-656-4328 – our menu will prompt you through your choice(s)
- Visit us online: [www.hfcu.org](http://www.hfcu.org)
- Mail the form in below

### Why can't I limit all sharing?

Federal law gives you the right to limit only:

- sharing for affiliates' everyday business purposes - information about your creditworthiness
- affiliates from using your information to market to you
- sharing for non-affiliates to market to you

### Right to Know:

Consumers have the right to request that HFCU disclose the following information covering the 12 months preceding the request ("Request to Know"):

- The categories of personal information we collected about the Consumer and the categories of sources from which we collected such personal information;
- The specific pieces of Personal Information we collected about you;
- The business or commercial purpose for collecting or selling (if applicable) personal information about the Consumer;
- The categories of third parties to whom we sold Personal Information (if applicable) and the purpose of disclosing.

We will respond to Consumers' requests consistent with applicable law.

### Right to Delete:

Consumers have the right to request that HFCU delete personal information that we have collected from them ("Request to Delete"). There are obligations and requirements imposed on credit unions which prevent us from deleting certain personal information. We will respond to Consumers' requests consistent with applicable law.

### Right of Non-Discrimination:

Consumers have the right to be free from unlawful discrimination for exercising these rights.

### Please note:

If you are a new member, we can begin sharing your information 30 days from the date we sent this notice. 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.

### What happens when I limit sharing for an account I hold jointly with someone else?

Your choices will apply to everyone on your account.

**Questions?** Call toll-free 800-656-4328

-----  
**Mail-in Form**

Mark below if you want to limit sharing:	
<input type="checkbox"/>	Do not share my personal information for marketing purposes.
<b>Name</b>	
<b>Address</b>	
<b>City, State, Zip</b>	
<b>Account #</b>	
<b>Mail To</b>	Hanscom Federal Credit Union 1610 Eglin Street Hanscom AFB, MA 01730