

HBI Credit Union-Privacy Notice

FACTS	WHAT DOES HBI CREDIT UNION 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. 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.
WHAT	The types of personal information we collect and share depend on the product or services you have with us. This information can include: <ul style="list-style-type: none"> Social Security number and income Account balances, payment, transaction and overdraft history Credit history and credit scores When you're no longer our member, we continue to share your information as described in this notice.
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 HBI Credit Union chooses to share; and whether you can limit this sharing.

Reasons We Can Share Your Personal Information:	Does HBI CU 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 to report to the 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	No
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 non-affiliates to market to you	No	We don't share

Questions	Call us at 651-642-4490 or email at hbicu@hbi.com , or write us at: HBI Credit Union, 3415 University Ave, St. Paul, MN 55114
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What We Do	
How does HBI CU 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 HBI CU collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> Open an account, deposit or withdrawal money from your account Apply for a loan or use your debit card Give us your contact information We also collect your personal information from others, such as credit bureaus, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only <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 State laws and individual companies may give you additional rights to limit sharing.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> None
Nonaffiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> <i>HBI Credit Union does not share with non-affiliates so they can market to you, except for our joint marketing arrangements.</i>
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> <i>Our joint marketing partners include financial service providers.</i>