

PRIVACY NOTICE

Rev. 11/2013

FACTS	WHAT DOES Heartland Area Federal 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?	<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 Payment History Credit History and Credit Scores <p>When you are <i>no longer</i> our customer, we can continue to share your information as described in this notice.</p>
How?	All financial companies need to share member's personal information to run their everyday business. In the section below, we list the reasons financial companies can share their member's personal information; the reasons Heartland Area Federal CU chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Heartland Area FCU 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	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes — information about your transactions and experiences	No	No
For our affiliates' everyday business purposes — information about your creditworthiness	No	No
For our affiliates to market to you	No	No
For nonaffiliates to market to you	No	No

Questions?	Call 402-571-8444 or visit www.heartlandfcu.org
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Who We Are

Who is providing this notice?	Heartland Area Federal Credit Union
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What We Do

How does Heartland Area FCU 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. We have an Information Security Program and a Code of Ethics. All employees are expected to abide by programs and policies established in an effort to protect customer information.
How does Heartland Area FCU 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 deposit money Make a wire transfer or apply for a loan Use your debit or credit card <p>We also collect your personal information from others, such as credit bureaus, affiliates 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 creditworthiness Affiliates from using your information to market to you Sharing for nonaffiliates to market to you <p>State laws 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 or nonfinancial companies.</p> <p>• Heartland Area Federal Credit Union has no affiliates</p>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial or nonfinancial companies.</p> <p>• Heartland Area Federal Credit Union does not share with non-affiliates so they can market to you.</p>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <p>• Heartland Area Federal Credit Union doesn't jointly market.</p>

Other Important Information

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