

# PRIVACY POLICY

Hoosier Hills Credit Union is committed to providing you with financial products and services to meet your financial goals. We recognize you expect the highest level of confidentiality and privacy regarding your financial and personal information. We are committed to maintaining that level and are required by federal law to give you this privacy notice. It describes our policies and practices that protect your privacy and enable us to share information to make available competitive financial products and services. If you have any questions after reading it, please contact us at (812) 279-6644 or 1-800-865-2612.

## **Information We Collect and Disclose About You**

We collect nonpublic personal information about you from the following sources:

- \* Information we receive from you on membership and loan applications and other forms;
- \* Information about your transactions with us, our affiliates, or others including those groups that work closely with us to provide you with diverse financial products and services;
- \* Information we receive from a credit reporting agency;
- \* Information obtained when verifying the information you provide on an application or other forms, such as from your current or past employers or from other institutions where you conduct financial transactions;
- \* Information we may obtain from consumer purchasing and census data providers to develop competitive marketing programs.

Our commitment to provide you with competitive products and services may require that we share information about you with our affiliates, Hoosier Hills Credit Union Services Organization, LLC, DBA Hoosier Hills Title Company, which provides title abstracting services and Hoosier Hills Commercial Services, LLC, which provides business lending services and Hoosier Hills Insurance Agency, LLC which provides property and casualty insurance services.

We may also disclose all the information we collect, as described above, to companies that perform marketing or other services on our behalf or to other financial institutions with whom we have joint marketing agreements. To protect our members' privacy, we only work with companies that agree to maintain strong confidentiality protections and limit the use of information we provide. We do not allow these companies to sell the member information we provide to other third parties.

We may also disclose information about you under other circumstances as permitted or required by law. These disclosures typically include information to follow your instructions as you authorize, to conduct the operations of the credit union, or to protect the security of our financial records.

## **Disclosure of Information About Former Members**

If you terminate your membership with Hoosier Hills Credit Union, we will not share information we have collected about you, except as permitted or required by law.

## **How We Protect Your Information**

We restrict access to nonpublic personal information about you to those employees who have a specific business purpose in utilizing your data. Our employees are trained in the importance of maintaining confidentiality and member privacy. We maintain physical, electronic, and procedural safeguards that comply with federal regulations and leading industry practices to safeguard your nonpublic personal information.

## **What You Can Do to Help**

Hoosier Hills Credit Union is committed to protecting the privacy of its members. Members can help by following these simple guidelines:

- \* Protect your account numbers, card numbers, PINs (personal identification numbers) and passwords. Never keep your PIN with your debit or credit card which can provide free access to your accounts if your card is lost or stolen.
- \* Use caution when disclosing your account numbers, social security numbers, etc. to other persons. If someone calls you, explains the call is on behalf of the Credit Union and asks for your account number, you should beware. Official Credit Union staff will have access to your information and will not need to ask for it.
- \* Keep your information with us current. It is important that we have current information on how to reach you. If we detect potentially fraudulent or unauthorized activity or use of an account, we will attempt to contact you immediately. If your address or phone number changes, please let us know.
- \* Let us know if you have questions. Please do not hesitate to call us. We are here to serve you!