

## PRIVACY POLICY

### Obtaining Membership Information

The types of personal information Highway Crossroads Credit Union collects and shares depend on the product or service you have with us. This information can include:

- Social Security numbers and share account information
- Credit history and employment information
- Income and payment history

### Disclosing Information

Highway Crossroads Credit Union does not disclose any non-public information about its members to anyone, except as permitted by law.

We will continue to adhere to the privacy policies and practices as described above, even if you decide to terminate your membership or become an inactive member.

### Access to Member Information

Highway Crossroads Credit Union restricts access to its member's personal and account information to only those individuals who need to know that information to provide products and services of the credit union to its members. We maintain physical, electronic and procedural safeguards that comply with federal regulations to guard member's nonpublic personal information.

### Notification to Membership

Highway Crossroads Credit Union will inform members in a clear and conspicuous manner, not less than annually, on the 1st quarter's account statement, the following information:

Federal Law requires us to tell you how we collect, share and protect your personal information. Our Privacy Policy has not changed and you may review our policy and practices with respect to your personal information at [www.highwaycrossroadscu.com](http://www.highwaycrossroadscu.com), or we will mail you a free copy, upon request, if you call us at 573-472-5373.

The notice will also be given to all new members upon opening their Credit Union Membership account.

The Credit Union will post our current privacy notice in a continuous, clear and conspicuous manner on a page of our website on which the only content is the Privacy Notice, without requiring a login name, password or similar steps or agreeing to any conditions to access the page.

The Credit Union will mail our current Privacy Notice to members who request it by telephone, within ten days.

# FACTS

## WHAT DOES Highway Crossroads 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 service you have with us. This information can include:

Social Security Number, Share Account information, credit history, credit scores, employment information, income and payment information

When you are *no longer* our customer, 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 Highway Crossroads Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Highway Crossroads share?	Can you limit this sharing?
<b>For our everyday business purposes—</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes—</b> to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	No	We don't share
<b>For our affiliates' everyday business purposes</b> information about your transactions and experiences	No	We don't share
<b>For our affiliates' everyday business purposes</b> information about your creditworthiness	No	We don't share
<b>For our affiliates to market to you</b>	No	We don't share
<b>For non-affiliates to market to you</b>	No	We don't share

### Questions?

Call 573-472-5373 or go to [www.highwaycrossroadscu.com](http://www.highwaycrossroadscu.com)

## Who we are

**Who is providing this notice?**

Highway Crossroads Credit Union

## What we do

**How does Highway Crossroads Credit Union 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 Highway Crossroads Credit Union collect my personal information?**

We collect your personal information, for example, when you

- open an account or apply for a loan
- deposit money, provide employment information or give us your contact information.

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

**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

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 nonfinancial companies.

- *Highway Crossroads Credit Union has no affiliates.*

**Nonaffiliates**

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

- *The Credit Union does not share with our 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.

- *Highway Crossroads Credit Union does not jointly market.*

## Other important information

Questions? Call 573-472-5373