

FACTS	WHAT DOES HANSCOM FEDERAL CREDIT UNION (HFCU) 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 • Transaction history and account history <p>When you are <i>no longer</i> our member, we continue to share your information as described in this notice.</p>
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 Hanscom Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does HFCU 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 nonaffiliates to market to you	No	We don't share
To limit our sharing	<ul style="list-style-type: none"> • Call 1-800-656-4328 — our menu will prompt you through your choice(s) • Visit us online: www.hfcu.org/your-privacy • Mail the form below <p>Please note: If you are a <i>new</i> member, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our member, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.</p>	

Questions?	Call 1-800-656-4328 or go to www.hfcu.org
Who we are	
Who is providing this notice?	Hanscom Federal Credit Union
What we do	
How does HFCU 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 also limit access to information to those employees for whom access is appropriate.
How does HFCU collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> • Open an account or deposit money • Pay your bills or apply for a loan • Use your credit or debit card 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 <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 State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • HFCU does not share with nonaffiliates so they can market to you.
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you.
Other information	

HFCU does not sell your personal information.

FCRA Affiliate Marketing Notice and Opt-Out

Federal law gives you the right to limit our affiliates' use of certain information, such as information from your loan applications, account history, or transactions with us, to market their products and services to you. We may share this information with our affiliates so that they may offer insurance products and services to you. You may opt out of this affiliate marketing at any time by:

- Calling 1-800-656-4328
- Visiting www.hfcu.org
- Returning the form below by mail

Your opt-out election will remain in effect for at least five years. We will send you a renewal notice before your election expires, giving you the opportunity to renew. If you do not opt out, our affiliate may use information we share with it to market its products or services to you.

State-Specific Disclosures

For Vermont residents:

We will not share information we collect about you with nonaffiliated third parties, except as permitted by Vermont law, such as with your consent, to service your accounts, or to protect against fraud. We will not share information about your creditworthiness with our affiliates except with your authorization, and we will not disclose information about you to nonaffiliated third parties to market their products or services to you without your authorization.

For California residents:

We will not share information we collect about you with nonaffiliated companies except as permitted by California law, such as to process your transactions or maintain your account.

For Nevada residents:

We are providing this notice pursuant to Nevada law. You may be placed on our internal Do Not Call list by contacting us at 800-656-4328 or 25 Porter Road, Suite 100, Littleton, MA 01460 For more information, contact the Nevada Attorney General's office at 100 N. Carson Street, Carson City, NV 89701, or call 775-684-1100.

Mail-In Opt-Out Form

If you want to limit our sharing, complete the form below and return it to:

Hanscom Federal Credit Union, 25 Porter Road, Suite 100, Littleton, MA 01460

Mark any/all you want to limit:

- Do not use my personal information to market to me.
- Do not share my personal information with other financial institutions to jointly market to me.
- Do not allow your affiliates to use my personal information to market to me.

Name: _____

Address: _____

City, State, ZIP: _____

Account #: _____

Signature: _____

Date: _____