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PRIVACY POLICY

FACTS WHAT DOES HANIN 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?	The types of personal information We collect and share depend on the products or service You have with Us. This information can include: <ul style="list-style-type: none"> • Social Security number and income • Account balances and payment history • Credit history and credit scores
How?	All financial companies need to share customers’ personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers’ personal information, the reasons Hanin Federal Credit Union chooses to share, and whether You can limit this sharing.

Reasons We can share Your personal information	Does the Credit Union 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 bureau	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	NO	WE DON’T SHARE
For non-affiliates to market to You	NO	WE DON’T SHARE

To limit Our sharing	<p>Please note: If You are a new member, We can begin sharing Your information 30 days from the date We sent this notice. When You are no longer Our member, we will discontinue sharing your information as described in this notice. However, You can contact Us at any time to limit Our sharing.</p> <ul style="list-style-type: none"> • Call (213) 368-9000, or • Email Us at: support@haninfcu.org
Questions:	Call (213) 368-9000

What We do	
How does Hanin Federal 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 building.
How does Hanin Federal Credit Union 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 • Pay Your bills or apply for a loan • Use Your credit or debit card <p>We also collect Your personal information from others, such as credit bureaus, affiliates, or others.</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 non-affiliates to market to You <p>State laws and individual companies may give You additional rights to limit sharing.</p>
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 non-financial companies. Hanin Federal Credit Union has no affiliates.
Non-Affiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. Hanin Federal Credit Union does not share with non-affiliates so they can market to you.

Joint-Marketing	<p>A formal agreement between non-affiliates financial companies that together market financial products or services to You. Our joint marketing partners include categories of companies, such as:</p> <ul style="list-style-type: none"> • Financial service providers • Insurance companies
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Other Important Information	
For California Residents:	<p>We will provide a separate short form notice describing the rights of California residents to opt-out of the sharing your non-public personal information in accordance with the California Financial Information Privacy Act (Cal FIPA). We have also provided a separate Consumer Privacy Notice notifying you of your rights under the California Online Privacy Protection Act (COPPA) and the <u>California Consumer Privacy Act of 2018 (CCPA) on our website.</u></p>