

## Privacy Policy

<b>FACTS</b>	<b>WHAT DOES HAPO COMMUNITY CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?</b>
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<b>Why?</b>	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.
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<b>What?</b>	<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"> <li>▪ Social Security Number and income</li> <li>▪ Account balances and payment history</li> <li>▪ Credit history and credit scores</li> </ul> <p>When you are <i>no longer</i> a member, we continue to share your information as described in this notice.</p>
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<b>How?</b>	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 HAPO chooses to share; and whether you can limit this sharing.
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Reasons we can share your personal information	Does HAPO 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>	Yes	No
<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 nonaffiliates to market to you</b>	No	We don't share

<b>Questions?</b>	Call toll-free 800-284-4276 or go to <a href="http://www.hapo.org">www.hapo.org</a>
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What we do	
<b>How does HAPO protect my personal information?</b>	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.
<b>How does HAPO collect my personal information?</b>	<p>We collect your personal information, for example, when you;</p> <ul style="list-style-type: none"> <li>▪ open an account or apply for a loan</li> <li>▪ make deposits or pay your bills</li> <li>▪ use your credit or debit card</li> </ul> <p>We also collect your personal information from others, such as credit bureaus or other companies.</p>

What we do	
<b>Why can't I limit all sharing?</b>	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>▪ sharing for affiliates' everyday business purposes – information about your creditworthiness</li> <li>▪ affiliates from using your information to market to you</li> <li>▪ sharing for nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>

Definitions	
<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>▪ <i>HAPO has no affiliates</i></li> </ul>
<b>Nonaffiliates</b>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>▪ <i>HAPO does not share with nonaffiliates so they can market to you</i></li> </ul>
<b>Joint marketing</b>	<p>A formal agreement between nonaffiliated financial corporations that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>▪ <i>Our joint marketing partners include investment and insurance companies</i></li> </ul>

Other Information	
<p><b>Protecting Children's Private Information.</b> Our online financial services are not designed for or directed specifically toward children (under 13 years old). We do not knowingly solicit or collect data from children, and we do not knowingly market to children online. We recognize that protecting children's identities and online privacy is important. If you open accounts for or permit your children to use your online banking service, you are solely responsible for the actions of your children.</p> <p><b>Website &amp; Mobile Privacy Features</b></p> <p><b>Use of Cookies, The Credit Union uses cookies when you visit our website.</b> These cookies are essential for enabling user movement around our website and providing access to features such as your member-only resources, online banking, and other secure areas of the website. These cookies do not gather information about you that could be used for marketing purposes and do not remember where you have been on the internet and does not track or sell this data.</p> <p><b>Location Services.</b> Our Mobile Banking app periodically collects, transmits, and uses geolocation information to support features that prevent fraudulent card use and alerts, but only if you expressly authorize collection of such information. You may choose whether geolocation information can be monitored on a continuous basis in the background, only while the Mobile app is being used, or not at all. You can change your location permissions at any time in your device settings.</p>	