

Privacy Policy

FACTS	WHAT DOES HAPO COMMUNITY CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?
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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.
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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 <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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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 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?
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	No
For joint marketing with other financial companies	Yes	No
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 nonaffiliates to market to you	No	We don't share

Questions?	Call toll-free 800-284-4276 or go to www.hapo.org
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What we do	
How does HAPO 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 HAPO 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 apply for a loan ▪ make deposits or pay your bills ▪ use your credit or debit card <p>We also collect your personal information from others, such as credit bureaus or other companies.</p>

What we do	
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 nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>

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

Other Information	
<p>Protecting Children's Private Information. 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>Website & Mobile Privacy Features</p> <p>Use of Cookies, The Credit Union uses cookies when you visit our website. 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>Mobile Banking Data Collection. HAPO supports the following mobile banking applications: HAPO Community CU Online Banking App, HAPO Debit Card App and HAPO Visa App. Depending on the features that are available and that you select, our mobile banking applications may collect, transmit, and process geolocation data, biometric data, camera images, and information from your contacts. This information may be used for fraud prevention, transaction authentication and controls, notifications, mobile deposit processing, and person-to-person payments. If you choose not to allow access to certain types of information, features that use the information may not be fully functional or may be inoperable.</p>	