

Privacy Disclosure Notice

FACTS	WHAT DOES Hamilton Horizons DO WITH YOUR PERSONAL INFORMATION?		
Why?	Hamilton Horizons needs to collect and share members' information for everyday business purposes. However, the types of personal information we collect and share depend on the products and services that you have and apply for with the Credit Union.		
What?	<p>The types of personal information we collect and share depend on the products or services 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 • Account transactions and employment information 		
How?	Hamilton Horizons chooses how we share your personal information. Federal law gives you 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 the means by which we share your information.		
Reasons we can share your personal information:		Does Hamilton Horizons 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 make members aware of our latest promotions and offer you new products and services to better meet your financial needs.		Yes	Yes
For Joint Marketing with Other Financial Companies		No	We do not share
For Our Affiliates' Everyday Business Purposes – information about your transactions and experiences		Yes	No
For Our Affiliates' Everyday Business Purposes – information about your creditworthiness		Yes	No
For Our Affiliates to Market To You		Yes	Yes
For Non-Affiliates to Market To You		No	We do not share
To Limit Our Sharing (Opt Out)		<p>By Federal Law, you have the right to limit some sharing of your personal information, including sharing for:</p> <ul style="list-style-type: none"> • Affiliates' everyday business purposes – limited to information regarding your creditworthiness • Affiliate marketing purposes • Non-affiliate marketing purposes <p>To limit our sharing of your information:</p> <ul style="list-style-type: none"> • Call 609-631-4300 • Visit our office <p>Please Note: If you are a new member, we can begin sharing your information 30 days from the date you received this notice. When you are <i>no longer</i> a member, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing (opt out).</p>	
Questions?		Call 609-631-4300 or visit www.hamiltonhorizons.org	

What We Do	
How Does Hamilton Horizons 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, secured files and buildings.
How Does Hamilton Horizons 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 other companies.</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 information to market to you • Sharing for non-affiliates to market to you <p>State law 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 – unless you tell us otherwise.
Definitions	
Affiliates	<p>Companies related by common ownership or control; includes both financial and non-financial companies.</p> <ul style="list-style-type: none"> • <i>Our affiliates include financial companies such as our credit card vendor, and mortgage service provider, non-financial companies such as our contracted credit union service organizations.</i>
Non-Affiliates	<p>Companies not related by common ownership or control; includes both financial and non-financial companies.</p> <ul style="list-style-type: none"> • <i>Hamilton Horizons shares information with non-affiliated financial or non-financial companies.</i>
Joint Marketing	<p>A formal agreement between non-affiliated financial companies that market financial products and services jointly.</p> <ul style="list-style-type: none"> • <i>Hamilton Horizons does not share with non-affiliated financial companies for joint marketing purposes.</i>
Security	
Internet & Electronic Banking Privacy	We secure our members' privacy through the use of technological methods such as, but not limited to, encryptions and firewalls. The Credit Union reserves the right to adjust technological resources to protect member privacy.
Online Banking	We use a cryptographic (digital certificate) key to secure account information transmitted between the member and the institution. We also use firewalls to protect your accounts from unauthorized access from outside the credit union.
Web Bill Pay	This notice provides that Check Free Corporation (our Bill Payment provider) will disclose information to third parties ONLY in the following situations: (1) when it is necessary to complete a transaction, (2) when it is necessary for activating additional services, (3) to verify the existence and condition of your account to a third party, such as a credit bureau or payee, (4) to a consumer reporting agency for research purposes only, (5) to comply with a government agency or court orders, or (6) when you give us your written permission to do so.
Links	We provide links to third parties' websites as a convenience to members. We are not responsible for the content of the third party websites nor does the content represent the Credit Union. The third party websites are not insured by the National Credit Union Administration (NCUA). We inform members that the privacy and security policies of third party websites and/or links may differ from those practiced by the Credit Union.
Children Online	We do not knowingly market to, or solicit information from, children under 13 without parental consent. We recognize that protecting children's identities and privacy online is important and the responsibility to do so rests with both the online industry and with parents.