

FACTS

WHAT DOES HOOSIER UNITED 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?	<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 Date of Birth ■ Account Balances and Loan Balances ■ Payment History and Loss History
How?	All financial companies need to share personal information to run their everyday business. In the section below, we list the reasons financial companies can share their personal information; the reasons chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Hoosier United CreditUnion 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	N
For our marketing purposes— to offer our products and services to you	Yes	N
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

To limit our sharing	<ul style="list-style-type: none"> ■ Call 317/923-4747 —our menu will prompt you through your choice(s) or ■ Visit us online: www.hoosierunitedcu.co <p>Please note:</p> <p>If you are a <i>new</i> customer, we can begin sharing your information 10 days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>
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Questions?	Call 317/923-4747 or go to www.hoosierunitedcu.com
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Who we are

Who is providing this notice?

Hoosier United Credit Union (HUCU)

What we do

How does Hoosier United 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 buildings.

Employees are informed of the responsibility to protect confidential member information and are bound by this privacy policy

How does Hoosier United Credit Union collect my personal information?

We collect your personal information, for example, when you

- Open an Account or Apply for a Loan
- Provide Income Verification or Apply for a Service
- Perform Account Transactions, Reviews, or Updates

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

- 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 - unless you specifically tell us otherwise

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *Hoosier United Credit Union has no affiliates*

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *Hoosier United Credit Union does not share with non-affiliates so they can market to you.*

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *Our joint marketing partners include insurance companies, union halls, and credit card companies.*

Other important information

For Alaska, Illinois, Maryland, Vermont, and North Dakota Members: We will not share personal information with non affiliates either for them to market to you or for joint marketing-without your authorization (VT members only: We will not share personal information with affiliates about your creditworthiness without your authorization). For Massachusetts, Mississippi, and New Jersey members: We will not share personal information from deposit or share relationships with non affiliates either for them to market to you or for join marketing-without your authorization.