

HB TELCO FEDERAL CREDIT UNION PRIVACY POLICY

Under current law, we are required to give you this privacy notice. It describes the HB Telco Federal Credit Union's privacy policy and practices about the personal information we collect and disclose, including the parties who receive personal and sometimes nonpublic information from us as we conduct the business of the credit union.

*HB Telco Federal Credit Union collects only the nonpublic personal information about you that is necessary to conduct our business, from the following sources:

- Information we receive from you on member applications or other forms.
- Information about your transactions with us or others: and
- Information we receive from a credit reporting agency (assuming applicable)

We do not disclose any nonpublic personal information about you to anyone, except as permitted by law.

If you decide to terminate your membership or become an inactive member, we will not share information we have collected about you, except as permitted or required by law.

HB Telco Federal Credit Union restricts access to your personal and account information to those people within our credit union who need to know that information to provide products and services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

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