

# FACTS

## WHAT DOES HEARTLAND 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?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and account balances
- Transaction history and payment history
- Credit history and checking account information

When you are *no longer* our member, we continue to share your information as described in this notice.

### How?

All financial companies need to share customers'/members' personal information to run everyday business. In the section below, we will list the reasons financial companies can share their customers'/members' personal information; the reasons Heartland Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Heartland 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 products and services to you.	No	We don't share
<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

### Questions?

Call (800) 813-9185 or visit [www.heartlandcu.com](http://www.heartlandcu.com)

## Who we are

Who is providing this notice?	Heartland Credit Union
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## What we do

How does Heartland 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 Heartland collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"><li>• apply for a loan or use your credit/debit card</li><li>• open an account or make a wire transfer</li><li>• provide account information</li></ul> 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 <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> State laws and individual companies may give you additional rights to limit sharing.

## Definitions

Affiliates	Companies related by common ownership or control. They can be financial and non financial companies. <ul style="list-style-type: none"><li>• Heartland does not share with our affiliates</li></ul>
Non affiliates	Companies not related by common ownership or control. They can be financial and non financial companies. <ul style="list-style-type: none"><li>• Heartland does not share with nonaffiliates so they can market to you</li></ul>
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"><li>• Our joint marketing partner provides various insurance products such as life, auto and home</li></ul>