

FACTS **What Does Hoboken School EFCU Do With Your Financial 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 numbers and income
- Account balance and account history
- Credit history and credit score

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

HOW? All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons that Hoboken School EFCU chooses to share; and whether you can limit this sharing.

<u>Reasons we can share your personal information</u>	<u>Does HSEFCU share? Can you limit this sharing?</u>	
For our everyday business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or to report to credit bureaus	Yes	No
For our internal marketing purposes – to offer our products and services to you	Yes	No
For joint marketing with other companies	No	N/A
For our affiliates's everyday business purposes – information about your transactions, experiences, and your creditworthiness	No	N/A
For our affiliates to market to you	No	N/A
For our non-affiliates to market to you	No	N/A

Questions? Call 201-659-0126

Who We Are

Who is providing this notice?

Hoboken School Employees Federal Credit Union

What We Do

How does HSEFCU 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 HSEFCU collect my personal information?

We collect your personal information, for example, when you

- Open an account or deposit money
- Pay your bills or apply for a loan
- Use your credit or debit card

We also collect your personal information from credit bureaus 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 non-affiliates to market to you

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.
(HSEFCU has no affiliates.)

Non-affiliates

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

Joint marketing

A formal agreement between non-affiliated financial companies that together market financial products or services to you.
(HSEFCU has no joint marketing agreements.)