

# Privacy Disclosure

**Honeywell**  
Federal Credit Union

## NOTICE OF YOUR FINANCIAL PRIVACY RIGHTS

We, our, and us, when used in this notice, mean Honeywell Federal Credit Union. This is our privacy policy notice for our members. When we use the words "you" and "your" we mean the following types of members:

- Our consumer members who have a continuing relationship by purchasing or holding financial products or services such as a(n):
  - Share account
  - Loan account
  - Credit card account

We will tell you the source of the information we collect about you. We will tell you what measures we take to secure that information. We first define some terms.

- **Nonpublic personal information** means information about you that we collect in connection with providing a financial product or service to you. Nonpublic personal information does not include information that is available from public sources, such as telephone directories or government records. Hereafter, we will use the term "information" to mean nonpublic personal information as defined in this section.
- An **affiliate** is a company we own or control.
- A **nonaffiliated third party** is a person we do not employ or a company that is not an affiliate of ours. This is also known as nonaffiliated third party, or simply, an "other party."

## THE INFORMATION WE COLLECT

We collect information about you from the following sources:

- Information you give us on applications or other forms
- Information about your transactions with us
- Information about your transactions with our affiliates
- Information about your transactions with other parties
- Information from a consumer reporting agency

## THE CONFIDENTIALITY, SECURITY, AND INTEGRITY OF YOUR INFORMATION

We restrict access to information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards to protect this information.

## YOUR INFORMATION AND OUR AFFILIATES

We may disclose information about you to our affiliates. Here are the kinds of information and the source of that information:

- Transaction and experience information from our account records:
- Information about your transactions and experience with us, such as:
    - Name
    - Address
    - Account balances

- Types of accounts
- Credit card usage
- Payment history
- Deposit history
- Age
- Telephone number

Federal law allows us to disclose the information listed above with our affiliates. You do not have a right to opt out of the disclosure of this information.

#### **Types of Affiliates**

We may disclose information about you to the following types of affiliates:

- Financial service providers, such as:
  - Mortgage bankers
  - Securities broker-dealers

#### **Reasons for Disclosure**

We may disclose information about you to our affiliates:

- to provide you with information about additional products and services.
- to evaluate our total relationship with you and our family of companies and give you the best price that relationship deserves.

### **YOUR INFORMATION AND OTHER PARTIES**

We will not disclose information about you to anyone except as disclosed in this policy or as permitted by law. Examples of this might include disclosures necessary to service your account or prevent unauthorized transactions.

### **INFORMATION ABOUT FORMER MEMBERS**

We do not disclose information about former members, except as permitted by law.

### **AUTHORIZED SHARING - OUTSIDE AND JOINT MARKETING SERVICES**

We may disclose the following information to companies that perform marketing services on our behalf or to other financial institutions with whom we have joint marketing agreements:

- Information you give us on an application or other forms, such as:
  - Name
  - Address
  - Telephone number

We disclose the information listed above with companies that perform marketing services on our behalf. You do not have a right to opt out of the disclosure of this information. We may also disclose information about you to other outside marketing services or joint marketers as permitted by law.

#### **Honeywell Federal Credit Union**

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