

PRIVACY POLICY

HORIZONS FEDERAL CREDIT UNION AND 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 Horizons Federal Credit Union's Privacy Policy.

WHAT?

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

- Social Security number and account balances
- Account transactions and checking account information
- Income and credit history

When you are no longer our member, we will not share your information except as required by law as described in this notice.

HOW?

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

YOUR INFORMATION IS IMPORTANT TO HORIZONS FCU

<p>How does Horizons Federal Credit Union protect my personal information?</p>	<p>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 secure files and buildings.</p>
<p>How does Horizons Federal Credit Union collect my personal information?</p>	<p>We collect your personal information, for example, when you: Open an account or deposit money</p> <ul style="list-style-type: none"> • Pay your bills or apply for a loan • Use your credit or debit card <p>We also collect your personal information from others, companies.</p>
<p>Why can't I limit all sharing?</p>	<p>Federal law gives you the right to limit only:</p> <ul style="list-style-type: none"> • 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 <p>State law and individual companies may give you additional rights to limit sharing</p>

REASONS WE CAN SHARE YOUR PERSONAL INFORMATION	DOES HORIZONS 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 the credit bureaus.	YES	NO
For our marketing purposes — to offer our products and services to you.	YES	NO
For our 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

DEFINITIONS	
AFFILIATES	Companies related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> • Horizons FCU has no affiliates
NON AFFILIATES	Companies not related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> • Horizons FCU does not share with nonaffiliates so they can market to you, except for our joint marketing arrangement.
JOINT MARKETING	A formal agreement between non-affiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> • Our joint marketing partner includes an insurance company rights to limit sharing

SEND ALL MAIL TO:
HORIZONS FCU PO BOX 1881
BINGHAMTON, NY 13902





WWW.HORIZONSFCU.COM