

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. The information can include:

- Social Security number and account transactions
- account balances, payment and credit history

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 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 **Harvester Financial Credit Union** chooses to share; and whether you can limit the sharing.

Reasons we can share your personal information	Does Harvester Financial Credit Union 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 credit bureaus	Yes	No
For our marketing purposes - to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes - information about your transactions and experiences	No	No
For our affiliates' everyday business purposes - information about your creditworthiness	No	No
For our affiliates' to market to you	No	No
For nonaffiliates' to market to you	No	No

For Questions - Please call us at 1-800-326-2279 or 317-352-0455

Who we are

Who is providing this notice?

Harvester Financial Credit Union

7020 Brookville Road

Indianapolis, IN 46239

What we do

<p>How does Harvester Financial 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 secured files and buildings.</p>
<p>How does Harvester Financial Credit Union collect my personal information?</p>	<p>We collect your personal information, for example, when you;</p> <ul style="list-style-type: none"> • open an account or deposit money • pay your bills or apply for a loan • use your credit or debit card
<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 laws and individual companies may give you additional rights to limit sharing.</p>

Definitions

<p>Affiliates</p>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • Harvester Financial Credit Union - Our affiliates include companies with a common corporate identity such as the Shared Branch network, and nonfinancial companies, such as Insurance companies and mortgage servicing companies.
<p>Nonaffiliates</p>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • Harvester Financial Credit Union does not share with nonaffiliates so they can market to you.
<p>Joint marketing</p>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • Harvester Financial Credit Union - Our joint marketing partners include Insurance companies and mortgage servicing companies.

Other important information

Harvester Financial Credit Union Website:

www.harvesterfcu.org