

FACTS**WHAT DOES HEART OF LOUISIANA FCU 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 income
- Account balances and payment history
- Credit history and credit scores

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 Heart of Louisiana FCU chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Heart of Louisiana FCU 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	Y	N
For our marketing purposes— to offer our products and services to you	Y	N
For joint marketing with other financial companies	Y	N
For our affiliates' everyday business purposes— information about your transactions and experiences	N	We Do Not Share
For our affiliates' everyday business purposes— information about your creditworthiness	N	We Do Not Share
For our affiliates to market to you	N	We Do Not Share
For nonaffiliates to market to you	N	We Do Not Share

No mobile information will be shared with third parties/affiliates for marketing/promotional purposes.

All the above categories exclude text messaging originator opt-in data and consent; this information will not be shared with any third parties.

Questions?

Call 318-473-4562 or send an email to geninfo@heartcu.org.

What we do	
How does Heart of Louisiana FCU 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. We also maintain other physical, electronic and procedural safeguards to protect this information and we limit access to information to those employees for whom access is appropriate.
How does Heart of Louisiana FCU collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ■ Open an account or apply for financing ■ Use your credit or debit card or pay us by check ■ Make a wire transfer <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<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	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ <i>Heart of Louisiana Federal Credit Union does not share with our affiliates.</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ <i>Heart of Louisiana Federal Credit Union does not share with nonaffiliates.</i>
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you.