

# Privacy Policy

## Information we collect

1) HCSECU will collect only the personal information that is necessary to conduct our business and to provide competitive financial products and services. We collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications or other forms;
- Information about your transactions with us or others;
- Information we receive from a consumer-reporting agency.

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**Access to Third Party Sites / E-mail:** The Credit Union's Web Site may contain links and/or e-mail addresses to/for other web sites owned and operated by third parties. Links to other Web Sites and/or e-mail addresses are provided solely as a convenience to our members and other customers. The Credit Union has no control over these sites/addresses; and the Credit Union shall have no responsibility or liability relating to any access to such sites or communications between you and such Third Parties. In addition, Third Parties are not covered by the Credit Union's privacy or other policies; and the Credit Union is not responsible for the privacy practices or the content of Third Party Sites. The Credit Union Web Site may also contain links to other web sites owned, operated by, or affiliated with the Credit Union ("Affiliated Sites"). Affiliated Sites are also not governed by Credit Union's privacy or other policies; and you are advised to review the privacy statement applicable to each Affiliated Site you visit.

**Products / Services Offered By Third Parties / Affiliates:** Any financial, investment, warranty, credit insurance or other products or services ("products") which are provided by third parties or any affiliates are not products of the Credit Union. If the purchase of same is facilitated by or through Credit Union financing such is merely a convenience to the borrower(s) and in no way creates any contractual or other relationship between the borrower(s) and the Credit Union with regard to any such products. Any rights, obligations or claims with regard to such products shall be solely and exclusively by and between the party providing such products as may be set forth in any applicable contracts, agreements or otherwise, and the Credit Union shall have no obligations, responsibilities, duties, or liabilities whatsoever regarding same.