

Privacy Policy:

Health Employees Federal Credit Union, a member owned financial institution, is committed to protecting our members' privacy. If you have any questions about our privacy policy, please contact a customer service representative at (518) 262-3090.

Information We Collect and Disclose About You

Any non-public information that we collect about you will only be disclosed as permitted by law. We collect non-public personal information from the following sources:

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

Parties who receive information from us:

We may disclose non-public personal information about you to the following types of third parties:

- Financial service providers, such as insurance companies, and mortgage service companies.
- Non-financial companies, such as consumer reporting agencies, data processors, check/share draft printers, statement publishers, plastic card processors, and government agencies.

Disclosure of information to parties that provide service with us:

In order for us to conduct the business of the credit union, we may disclose all of the information that we collect, as described above, to companies that perform marketing or other services on our behalf, or, to other financial institutions with whom we have a joint marketing agreement – so that we may provide our members with competitive products and services.

We may also disclose nonpublic personal information about you as permitted or required by law. These disclosures typically include information to process transactions on your behalf, conduct the operations of our credit union, follow your instructions as you authorize, or protect the security of our financial records.

To protect our member's privacy, we only work with companies that agree to maintain strong confidentiality protections and limit the use of information we provide. We do not permit these companies to sell the information we provide to other third parties.

Disclosure of Information about former members

If you terminate your membership with this credit union, we will not share information we have collected about you, except as may be permitted or required by law.

How we protect your information

We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, or procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

Internet/Email transmissions:

In the normal course of business, we use the following forms of interest-based communications:

- Online Loan Application: The information that you provide us on our online loan application is encrypted in order to protect your privacy. When using the internet to transmit confidential information always make sure that the web address begins with "https".

- Emails: When contacting us via email, it is important to remember that the email is not encrypted. Therefore, it is not advisable to ever send confidential information via standard email transmissions.
- Email Newsletter: when you provide us with your email address – you are authorizing us to contact you via email for the purpose of the ezine newsletter, and other important announcements about the credit union. We will always protect that address and never sell or give that address to a third party.
- Links: Our website contains links to other websites that may be of interest to our members. These are provided for your enjoyment and reference only. We do not control the disbursement of information that these sites may obtain and strongly recommend that you safe guard your non-public and account information. We also suggest that you review that website’s privacy policy before you disclose any information — including your email address.

What members can do to help:

We are committed to protecting your privacy. You can help us by following these simple guidelines:

- Protect your account numbers, plastic card numbers, PIN (Personal Identification Numbers), and/or passwords. Never keep your PIN with your card, which can provide immediate access to your accounts if your card is lost or stolen.
- Use caution when disclosing your account numbers, social security numbers, etc. to other persons. We will never authorize anyone to call on our behalf and ask you for your account number, checking account number, ATM/Debit card number, or other confidential information. Be aware of this type of caller and do not release confidential information to them.
- Keep your information with us current. If your address and/or telephone number changes – let us know. It is important that we have current information on how to reach you. If we detect potentially fraudulent or unauthorized activity or use of your account – we will attempt to contact you immediately.
- Let us know if you have any questions. And, please do not hesitate to call us — we are here to serve you.