

FACTS**WHAT DOES HAWTHORNE CREDIT UNION 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 account balance
- Transaction history and overdraft history
- Account transactions and checking account information

When you are no longer our customer, 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 Hawthorne Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Hawthorne 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	No	No
For our affiliates' everyday business purposes- information about your transactions and experiences	No	We do not share
For our affiliates' everyday business purposes- information about your creditworthiness	No	We do not share
For non-affiliates to market to you	No	We do not share

Questions?

Call 630-369-4070 or go to www.ehawthorne.org



Who we are**Who is providing this notice?**

Hawthorne Credit Union

What we do**How does Hawthorne Credit Union 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.

Hawthorne Credit Union regularly audits and tests our systems to ensure data security. We also educate employees on the importance of confidentiality and restrict as needed, employees access to your nonpublic information.

How does Hawthorne Credit Union collect my personal information?

We collect your personal information, for example, when you:

- Open an account or Pay your bills
- Apply for a loan or Use your credit or debit card
- Make deposits or withdrawals from your account

Why can't I limit all sharing?

Federal law gives you the right to limit only:

- 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

State laws and individual companies may give you additional rights to limit sharing.

Definitions**Affiliates**

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- Hawthorne Credit Union does not share with our affiliates

Non-affiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- Hawthorne Credit Union does not share with non-affiliates so they can market to you

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- Hawthorne Credit Union doesn't jointly market

Other important information