FLORIDA HOSPITAL CREDIT UNION
PRIVACY NOTICE

Florida Hospital Credit Union, your member owned financial institution, is committed to providing you with products and services to meet your needs and reach your financial goals. We are equally committed to protecting our members' privacy. We recognize, respect, and understand the need for confidentiality of your Credit Union's records and information. You can be confident that your financial privacy is a priority of this Credit Union. We are required by law to provide you with this Privacy Notice, explaining how we collect, use, and safeguard your personal financial information.

We realize that our members entrust us with personal information, and it is our policy to maintain our members' information in a confidential manner. We are committed to providing the highest level of security and privacy. If you have any questions, please contact a member services representative at (407) 303 1527.

INFORMATION WE COLLECT AND DISCLOSE ABOUT YOU.

The Credit Union collects nonpublic personal information about you from the following sources.

- ◊ Information we receive from you on applications and other forms
- ◊ Information about your transactions with us or others
- ◊ Information we receive from a consumer reporting agency
- ◊ Information obtained when verifying the information you provide on an application or other forms. This may be obtained from your current or past employers, or from other institutions where you conduct financial transactions.

We do not disclose any nonpublic information about you to anyone, except as required or permitted by law. We may disclose all the information we collect as described previously and as permitted by law, to companies that perform marketing services on our behalf or to other financial institutions with whom we have joint marketing agreements. To protect our members' 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 member information we provide to other third parties.

In order to conduct the business of the Credit Union, we may also disclose nonpublic personal information about you under other circumstances as required or permitted by law. These disclosures typically include information to process transactions on your behalf, conduct the operations of the Credit Union, or follow your instructions as you authorize, or protect the security of our financial records.

If you decide to terminate your membership or become an inactive member with Florida Hospital Credit Union, we will not share information we have collected about you, except as permitted or required by law. We will adhere to these privacy policies and practices.

HOW WE PROTECT YOUR INFORMATION

Our Credit Union also restricts access to nonpublic personal information about you to those employees who have a specific business purpose in utilizing your data. Our employees are trained in the importance of maintaining confidentiality and member privacy. We maintain physical, electronic, and procedural safeguards that comply with federal regulations, and leading industry practices to safeguard your nonpublic personal information.

WHAT YOU CAN DO TO HELP PROTECT YOUR PRIVACY

Florida Hospital Credit Union is committed to protecting the privacy of its members. Members can help by following these simple guidelines:

- ◊ Protect your account numbers, card numbers, PINs (personal identification numbers) and passwords. (Never keep your PIN with your debit or credit card, which can provide easy access to your account(s) if your card is lost or stolen.
- ◊ Use caution when disclosing your account numbers, social security numbers, etc. to other persons. If someone call s you, explains the call is on behalf of the Credit Union and asks for your account number, you should not provide it. Official Credit Union staff will have access to your information and will not need to ask for it.
- ◊ Keep your information with us current. It is important that we have current information on how to reach you. If we detect potentially fraudulent or unauthorized activity or use of an account, we will attempt to contact you immediately. If your address or phone number changes, please let us know.

If you have any questions concerning this Privacy Notice, please do not hesitate to call us – we are here to serve you.

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