

PRIVACY POLICY

OBTAINING MEMBERSHIP INFORMATION

The types of personal information Highway Crossroads Credit Union collects and shares depend on the product or service you have with us. This information can include:

- Social Security numbers and share account information
- Credit history and employment information
- Income and payment history

DISCLOSING INFORMATION

Highway Crossroads Credit Union does not disclose any non-public information about its members to anyone, except as permitted by law.

We will continue to adhere to the privacy policies and practices as described above, even if you decide to terminate your membership or become an inactive member.

ACCESS TO MEMBER INFORMATION

Highway Crossroads Credit Union restricts access to its member's personal and account information to only those individuals who need to know that information to provide products and services of the credit union to its members. We maintain physical, electronic and procedural safeguards that comply with federal regulations to guard member's nonpublic personal information.

NOTIFICATION TO MEMBERSHIP

Highway Crossroads Credit Union will inform members in a clear and conspicuous manner, not less than annually, on the 1st quarter's account statement, the following information:

Federal Law requires us to tell you how we collect, share and protect your personal information. Our Privacy Policy has not changed and you may review our policy and practices with respect to your personal information by visiting: www.highwaycrossroadscu.com, or we will mail you a free copy, upon request, if you call us at 573-472-5373.

The notice will also be given to all new members upon opening their Credit Union Membership account.

The Credit Union will post our current privacy notice in a continuous, clear, and conspicuous manner on a page of our website on which the only content is the Privacy Notice, without requiring a login name, password or similar steps or agreeing to any conditions to access the page.

The Credit Union will mail our current Privacy Notice to members who request it by telephone, within ten days.