

<b>FACTS</b>	<b>WHAT DOES HARVESTERS FEDERAL CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?</b>	
<b>Why?</b>	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.	
<b>What?</b>	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> <li>• Social Security number and address</li> <li>• Account balance and payment history</li> <li>• Employment history and credit history</li> </ul> <p>When you are <i>no longer</i> our customer, we may continue to share your information as described in this notice.</p>	
<b>How?</b>	All financial companies need to share member personal information to run their everyday business. In the section below, we list the reasons financial companies can share their member’s personal information; the reasons Harvesters Federal Credit Union chooses to share; and whether you can limit this sharing.	
<b>Reasons we share your personal information</b>	<b>Does Harvesters FCU share?</b>	<b>Can you limit this sharing?</b>
<b>For our everyday business purposes</b> – such as to process your transactions, maintain you account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes</b> – to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	Yes	No
<b>For our affiliates’ everyday business purposes</b> – information about your transactions and experiences	Yes	No
<b>For our affiliates’ everyday business purposes</b> – information about your creditworthiness	No	We Don’t Share
<b>For our affiliates to market to you</b>	Yes	Yes
<b>For nonaffiliates to market to you</b>	No	We Don’t Share
<b>Questions?</b>	Call 850-968-2233 or go to <a href="http://www.Harvestersfcu.com">www.Harvestersfcu.com</a>	

<b>Who we are</b>	
<b>Who is providing this notice?</b>	Harvesters Federal Credit Union
<b>What we do</b>	
<b>How does Harvesters FCU protect my personal information?</b>	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.
<b>How does Harvesters FCU collect my personal information?</b>	We collect your personal information, for example, when you: <ul style="list-style-type: none"> <li>• open an account or apply for services</li> <li>• inquire or transact business on a an account</li> <li>• use debit or credit card services</li> </ul>
<b>Why can't I limit all sharing?</b>	Federal law gives you the right to limit only: <ul style="list-style-type: none"> <li>• sharing for affiliates' everyday business purposes -information about your creditworthiness</li> <li>• affiliates from using your information to market to you</li> <li>• sharing for nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing</p>
<b>Definitions</b>	
<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>• Such as Harvesters Insurance LLC for investment services.</li> </ul>
<b>Nonaffiliates</b>	Companies not related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> <li>• Equifax Credit Bureau reporting services</li> <li>• Symitar data processing company</li> <li>• Vantiv for debit card and ATM transactions</li> </ul>
<b>Joint marketing</b>	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> <li>• Such as CUNA Mutual Insurance Group for lending and credit insurance products and service</li> </ul>
<b>Other important information</b>	
We restrict access to information about you to those employees and officials of HFCU who need to know that information in order to provide you with the products and services we offer. We maintain physical, electronic, and procedural safeguards that comply with federal and state laws and regulations to guard your information. A complete copy of Harvesters Federal Credit Union Financial Privacy Policy can be requested by contacting us at: P.O. Box 5, Cantonment, FL 32533, calling 850-968-2233 or visiting our website at <a href="http://www.Harvestersfcu.com">www.Harvestersfcu.com</a>	