

FACTS

WHAT DOES KBR Heritage Federal Credit Union (KBRHFCU) 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?	<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"> ■ Social Security number and Income ■ Account Balances and Payment History ■ Transaction History and Transaction or Loss History <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
How?	All financial companies need to share consumers personal information to run their everyday business. In the section below, we list the reasons financial companies can share their consumers personal information; the reasons KBR Heritage Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does KBR Heritage F.C.U. 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	Yes	No
For our affiliates' everyday business purposes— information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes— information about your creditworthiness	Yes	No
For our affiliates to market to you	Yes	No
For nonaffiliates to market to you	No	No

Questions?	Call 713/753-3022 or go to www.KBRHFCU.org
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Who we are

Who is providing this notice?

KBR Heritage Federal Credit Union (KBRHFCU)

What we do

How does KBRHFCU 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.

See below for more information.

How does KBRHFCU collect my personal information?

We collect your personal information, for example, when you

- Open an account or Deposit money
- Apply for a loan or pay your bills
- Use your debit or credit card

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

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.

- *Our affiliates include companies such as CUNA Mutual Insurance.*

Nonaffiliates

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

- *Nonaffiliates we share with can include mortgage companies and nonprofit organizations.*

Joint marketing

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

- *Our joint marketing partners may include companies such as Town North Bank.*

Other important information

How does KBRHFCU protect my personal information? We also restrict access to your personal and account information to those employees who need to know that information to provide products or services to you. KBRHFCU maintains physical, electronic, and procedural safeguards that comply with federal standards to guard your nonpublic personal information.