

# HONEYWELL PHILA. DIV. FCU PRIVACY POLICY

Honeywell Federal Credit Union respects our members and consumers privacy. Honeywell FCU has **NEVER** shared non-public personal information and we pledge we will continue to protect member and consumer privacy.

## Honeywell FCU Privacy Disclosure Policy

We will not disclose non-public personal information other than to non-affiliated third parties as permitted by law (for example, to reputable credit reporting bureaus.)

We only ask for information we require to complete a savings transaction, a loan transaction, to maintain a loan member relationship, or to provide additional benefits of membership or complete a consumer transaction.

We use this information to protect and administer records, accounts and funds.

### Types of information we collect

**Identifying Information:**

Name and address  
Social security number  
Information from consumer  
Reports such as a  
consumer creditworthiness  
and credit history

**Application Information:**

Assets and income  
Transaction Information  
Account balance  
Payment history  
Parties to the transaction  
Debt card usage

### What Honeywell FCU Does To Protect the Confidentiality and Integrity on Non-Public Personal Information

We restrict employees access to personal information on a “need to know” basis. Only employees, who legitimately require your personal data to complete a transaction, have access to the information. Honeywell FCU strictly enforces procedures that prevent unauthorized access to data. Honeywell FCU requires all organizations to which we provide data as permitted by law to have similar privacy safeguards, to further support confidentiality.

At least once per year, Honeywell FCU will remind all members of our privacy disclosure.

Approved and accepted by Board of Directors on December 21, 2000.

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Gary Chrisman, Secretary

Accepted by Management on December 21, 2000.

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Stephen Bilo, Manager / Treasurer