

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: Application Information:

Name and address	Assets and income
Social security number	Transaction Information
Information from consumer	Account balance
Reports such as a	Payment history
Consumer creditworthiness	Parties to the transaction
And credit history	Debt card usage

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

We restrict employee's 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.

The officers, directors, members of committees, and employees of Honeywell FCU hold in confidence all transactions of this credit union with its members and all information respecting their personal affairs, except when permitted by state or federal law.

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