



Privacy Notice

We are required by law to give you this privacy notice to explain how we collect, use and safeguard your personal financial information. Hopewell Federal Credit Union collects nonpublic personal information about you from:

- Applications or other forms such as: your name, address, social security number, assets, income.
- Transactions with us or others such as: your account balance, payment history, credit card usage.
- Information from consumer reporting agencies such as: your credit worthiness and credit history or for the purpose of collecting a delinquent account.

We do not disclose any nonpublic personal information about you to anyone, except as permitted by law.

If you decide to close your account(s) or become an inactive member, we will adhere to the privacy policies and practices as described in this notice.

Hopewell Federal restricts access to your personal and account information to those employees who need to know that information to provide products or services to you. Hopewell Federal maintains physical, electronic and procedural safeguards that comply with federal standards to guard your nonpublic personal information.

Third Parties That Receive Information from Us Where You Can Request To Opt Out

We may disclose nonpublic personal information about you to the following:

- Financial services providers, such as mortgage and insurance providers.
- Non-financial companies, such as retailers, direct marketers and automobile dealerships.
- Other companies that provide consumer discount programs.

How to Opt Out or Stop Certain Disclosures about You

If you wish to direct us not to make disclosures to nonaffiliated third parties (other than those permitted by law), you should do one of the following:

Call a member services representative at (740) 522-8311 or visit www.hopewellfcu.org.

Hopewell Federal Internet Policy

Hopewell Federal uses Web site security software programs for your protection. The programs also monitor Web site traffic and protect information from being changed in an unauthorized manner.

Hopewell Federal collects Web site visitor information for statistical purposes. This is part of an effort to monitor our Web site's performance. Statistics are used to determine the success of individual Web pages and are also part of an effort to detect potential technical problems with the Web site. We do not monitor your Internet activity. No personal information which would identify you is collected or used for any of these purposes.

If you send us any information voluntarily from one of our Web forms or applications, we will collect and use the information to respond or act on your request. Hopewell Federal does not sell member internet or e-mail information provided by our members.