

## ***Privacy Policy***

Hopewell Federal Credit Union is owned by its members and run by a volunteer board of directors you elect. You can be confident that your financial privacy is a top priority of this credit union. 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 the following sources:

- „« Information we receive from you on applications or other forms such as, your name, address, social security number, assets, income;
- „« Information about your transactions with us or others such as, your account balance, payment history, credit card usage; and
- „« Information we receive from a consumer reporting agency 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 Credit Union 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 Credit Union maintains physical, electronic, and procedural safeguards that comply with federal standards to guard your nonpublic personal information.

## ***Hopewell Federal Internet Policy***

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

Hopewell Federal collects website visitor information for statistical purposes. This is part of an effort to monitor this website's performance. Statistics are used to determine the success or non-success of individual Hopewell Federal webpages and they are also part of an effort to detect potential technical problems with the website. 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 Credit Union does not sell member internet or e-mail information provided by our members.