

General Policy

FACTS: What does Harborstone Credit Union 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 Harborstone Credit Union's privacy policy.

At Harborstone Credit Union, we respect the privacy of our members. We recognize the importance of maintaining the confidentiality of your personal financial information. This notice describes the privacy policy and practices followed by Harborstone Credit Union. This notice explains what types of member information we collect and under what circumstances we may share it.

WHAT? The types of personal information we collect and share depend on the accounts or services you have with us. This information can include:

- Name, address, Social Security number, and income
- Account balances and transaction history
- Credit history and credit scores

When you are no longer our member, we will not share your information except as permitted or required by law as described in this notice.

HOW? All financial companies need to share members' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their members' personal information, the reasons Harborstone Credit Union chooses to share, and whether you can limit this sharing.

Reasons we can share your personal information and if Harborstone Credit Union shares:

For our everyday business purposes—to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus. – Yes

For our marketing purposes— offer our products and services to you. – Yes

For joint marketing with other financial companies – Yes

For our affiliates' everyday business purposes – (information about your transactions and experiences) – Yes



For our affiliates' everyday business purposes – (information about your creditworthiness) – No
For nonaffiliates to market to you – No

QUESTIONS?

- Call (253) 584-2260 or 1-800-523-3641
- Submit questions or comments online at [Harborstone.com/ContactUs](https://www.harborstone.com/ContactUs)
- Write to us at Harborstone Credit Union, P.O. Box 4207, Tacoma, WA 98438-0207

How does Harborstone Credit Union 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. We also restrict access to nonpublic personal information about you to those employees and volunteers who need to know the information to provide products or services to you.

How does Harborstone Credit Union collect my personal information?

We collect your personal information, for example, when you:

- Open an account or apply for a loan
- Apply for any credit union service
- Visit our website, provide us information on any online application or transaction, or send us information by email
- Use your credit or debit card or pay your bills
- Make deposits to or withdrawals from your accounts

We also collect your personal information from others, including credit bureaus or other companies.

Why can't I limit all sharing?

Federal law gives you the right to limit information sharing only as follows:

- For affiliates' everyday business purposes – information about your creditworthiness
- For affiliates to market to you
- 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 financial companies such as Credit Union Services Group, Member First Mortgage, and Puget Sound Business Lending Group.

Nonaffiliates – Companies not related by common ownership or control. They can be financial and nonfinancial companies. Harborstone Credit Union does not share with nonaffiliates so they can market to you, except for our joint marketing arrangements.

Joint Marketing – A formal agreement between Harborstone Credit Union and a nonaffiliated financial company where we jointly market financial products or services to you. Our joint marketing partners include financial service providers.

For printable General Privacy Policy [click here](#).

Website and Mobile App Privacy Policy

Harborstone Credit Union is committed to the safety of our members' sensitive personal information. We practice responsible information sharing that follows strict security measures. This policy outlines the type of information we may collect, how it is used, and how we may share certain information with other parties in specialized circumstances. Please read this policy carefully to understand how we handle user privacy.

This website and mobile app privacy policy applies to all Harborstone webpages, Harborstone-branded social media sites, and mobile applications, collectively referred to as "digital property." To see our full privacy policy, visit harborstone.com/privacypolicy. Please be aware that many social media sites have their own privacy policies that you should understand prior to using those sites' services to interact with Harborstone.

Information collected during the application for or servicing of a Harborstone product or service is governed by Harborstone's privacy policy and opt-out notice. Please refer to our privacy policy for additional details regarding those practices.

The below categories of information may be collected by Harborstone, or by our third-party service providers, through the use of cookies, web beacons, pixel tags, or other technologies to associate your online use of our digital properties with offline personally identifiable information. We may also use information collected from our digital property to acquire additional information about you from our marketing partner or service providers.

1. **Information Collected** – When using Harborstone digital property, such as the Harborstone application or website, we may collect information about you. This information may also be collected in the background while the app is not in use (depending on your device settings). Information we collect includes:
 - a. **Personal Information** – We may collect personally identifiable information, such as your name, address, phone number, email, or other information that may identify you, including but not limited to any information you provide through applications, forms, subscriptions, or contest entries. Device images/videos, storage/gallery, and camera may be accessed when you deposit a check or use a QR code to make peer to peer payments using Zelle or other payments functionality. Device contacts may be accessed when you to make peer to peer payments using Zelle or other payments functionality. Any information collected is used to provide features of the Zelle service and/or to improve and customize user experience.
 - b. **Non-Public information** – When interacting with us, such as applying for products and services we provide, we may collect non-public information about you. This includes your Social Security number, tax identification number, driver's license number, income, occupation, or other types of non-public information.
2. **Online Behavior** – When accessing Harborstone's digital property, such as the Harborstone application or website, we may collect information about the internet protocol address of the device(s) you're using, as well as your operating system, browser type, referral website information, digital property usage, page uses, social media preferences, location data (geolocation), and aggregate or non-personally identifiable information. Please note that geolocation information is collected only if you authorize the collection of such information. You may choose at any time through your device settings whether geolocation information can be monitored continuously in the background, only while the app is being used, or not at all.

3. **Information Sharing** – We may share your personal information with affiliates in accordance with the practices and policies established in our privacy policy. We do not sell your personal information. We may share your non-personal information to enhance your experience using our digital property. This helps us deliver our advertisements on your web browser and measure advertising campaign effectiveness. We may also share your information as required to meet legal and regulatory obligations.
4. **How Information Is Used** – Harborstone uses this information to understand your wants and needs in order to provide you with better service. We may use your information to improve our products or services, periodically send promotional emails or mobile app notifications, perform market research, or customize the website according to your interests. Your information is also used for internal record keeping.
5. **How Information Is Secured** – To protect personal information about you from unauthorized access and use, we maintain physical, electronic, and procedural safeguards, including but not limited to security measures that comply with applicable federal and state laws. We also require our service providers and business partners to whom we disclose the information to do the same.
6. **Data Retention** – We will retain, protect, use, and share personal information about you as long as it is reasonably required for the purposes described in this policy, and as required by law, including but not limited to risk management, regulatory compliance, and audit purposes.
7. **Amendments** – We may amend this policy at any time by posting a revised version. The revised version will be effective immediately. You may (at our discretion) also be notified of such amendments. If we make any change in how we use your personal information, we will notify you by email or direct mail. Any use of the app or the service after a notice of change will constitute your express agreement to such change.

