

Who we are

Who is providing this notice?	Health Care Credit Union, 429 N Sawyer Street, Oshkosh, WI 54902
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What we do

How does Health Care 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.
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How does Health Care Credit Union collect my personal information?	<p>We collect your personal information, for example, when your State laws and individual companies may give you additional rights to limit sharing</p> <div style="border: 1px solid black; padding: 5px; margin: 10px 0;"> <ul style="list-style-type: none"> -Open an account or Apply for a loan -Use your debit card or Pay your bill -Deposit money </div> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
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Why can't I limit all sharing?	<p>Federal Law gives you the right to limit only</p> <div style="border: 1px solid black; padding: 5px; margin: 10px 0;"> <ul style="list-style-type: none"> -sharing for affiliates' everyday business purposes - information about your creditworthiness -affiliates from using your information to market to you -sharing for nonaffiliates to market to you </div> <p>State law and individual companies may give you additional rights to limit sharing</p>
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What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.
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Definitions

Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <div style="border: 1px solid black; padding: 5px; margin: 10px 0;"> <p>- Health Care Credit Union has no affiliates</p> </div>
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Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies</p> <div style="border: 1px solid black; padding: 5px; margin: 10px 0;"> <p>- Health Care Credit Union does not share with non-affiliates so they can market to you.</p> </div>
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Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <div style="border: 1px solid black; padding: 5px; margin: 10px 0;"> <p>- Health Care Credit Union does not jointly market.</p> </div>
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Other important information

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