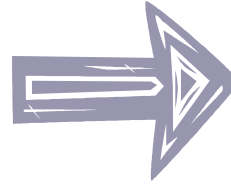


July, 2011

Want to Know More About HCCU?!?

Scan this QR Code with your smart phone to find out more. Be one of the first 10 people to email cara.lang@healthcarecu.org and win a prize!!



HEALTH CARE CREDIT UNION PRIVACY POLICY

Health Care Credit Union has always recognized our responsibility to protect the privacy of our members. We work hard to earn their confidence and preserve member trust. Listed below is information on what we do to protect our member's nonpublic personal information, when and how we share it, as well as what information we collect and for what purpose. We will disclose our privacy policy to our membership every year.

TYPES OF INFORMATION WE COLLECT

There are various types of personal information we collect to perform services, develop products, and comply with federal regulations.

To fulfill member requests and perform transactions, we collect information from applications and other forms completed by the member. e.g. name, address, social security number, date of birth, income and debts, etc.

We retain personal information when using products and services. For example, our system records deposits, withdrawals, and other account activity.

When applying for loans, membership, or other accounts, we may receive information from consumer reporting agencies to complete the request.

In order to establish, review and update our information, we gather market research information. For example, we may get information on how many individuals live in a household, home ownership, or a home's market value. This data comes from census reports, public records, market research, and surveys.

We collect e-mail addresses in conjunction with electronic services, and from visitors to our website who choose to provide their addresses.

HOW WE PROTECT OUR MEMBERS INFORMATION

Health Care Credit Union has always maintained high standards for safeguarding our member's privacy, and we make conscientious efforts to ensure your protection.

Personal information is accessed only by Credit Union staff responsible for providing products and services requested by the member. We educate our employees about the importance of confidentiality and member privacy through standard operating procedures and special training.

We maintain physical, electronic and procedural safeguards that comply with federal regulations to protect member personally identifiable information. We update and test our technology regularly to improve our protection practices and assure integrity.

SHARING MEMBER INFORMATION

Because it is our goal to deliver a wide range of competitive financial products to our members, we establish relationships with various third-party vendors and other non-affiliates to help deliver high quality, efficient services.

We may share personal information about you with non-affiliated third parties: a) to verify the condition and existence of a members account for a third party (such as a credit bureau); b) to complete a transaction or perform a service requested by the member; c) to comply with any court order or applicable laws or regulations; or d) with written permission from the member (e.g. verification of deposits).

Examples of this include: check processing and printing, credit and debit cards, and real estate services.

Before establishing these relationships, we ensure that the third party's privacy protection practices are as stringent as ours are. We also require that they use your personal information only to complete the service requested.

Health Care Credit Union does not and will not sell or provide member information to any third party for independent use. Occasionally, we may enter into agreements with non-affiliated third party companies to perform marketing or other services on our behalf or with other financial institutions to provide you with beneficial products and/or services.

In these instances, member personal information is only used for a specific purpose related to Health Care Credit Union, and never for independent use. In these cases, we may share all of the information that we collect as described above. Before we enter into any such partnership, we ensure that the non-affiliated party adheres to the same high standards for protecting your privacy as we do.

DISCLOSURE OF INFORMATION ABOUT FORMER MEMBERS

If a member ends their relationship with Health Care Credit Union, we will not share any information except as permitted or required by law.

OPT-OUT REQUEST

This Privacy Policy does allow the member the right to exercise an opt-out request. The opt-out permits the member to request that we do not disclose their personal information to certain non-affiliated third parties. Health Care Credit Union does not presently have any relationships established to which this opt-out applies. If we do create such a relationship, we will notify our members and give them the proper opt-out notice at that time.

MEMBER EDUCATION AS TO PROTECTING THEIR PRIVACY

HCCU has a large role in safeguarding our member's personal information. However, our efforts are futile if we do not take adequate means to educate you, our member, on how you can protect your privacy. We will continually educate our members on the following points in regard to safeguarding their personal information:

Not sharing account numbers, credit and debit card numbers, PINs (Personal Identification Numbers) and passwords.

Unless you initiate a service request, do not give your account numbers, social security numbers, etc., to other persons over the phone or online. Credit Union personnel will only ask for information for identification purposes, if you call us. Health Care Credit Union will never call you and ask for information we already have.

It is very important that we be able to reach you if we detect fraudulent activity. The member is responsible for ensuring that we have your current address and telephone number.

Members may access their information to make sure it is accurate. Access will be arranged during regular Credit Union office hours at a mutually agreed upon time.

**Summer is
Here—
ENJOY!!**

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Sign up online or in person.
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www.healthcarecu.org

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As of May 31, 2011

Assets: \$13,697,234.99

Loans: \$10,212,315.85

Members: 2156

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Health Care Credit Union Information

Telephone

(920) 233-1140 OR

(920) 236-1596

Toll Free: (800) 318-4922

Fax

Mercy Oakwood: (920) 236-1595

Administration: (920) 233-4053

Audio Response

(920) 233-5943

Website

www.healthcarecu.org

Office Locations

2700 W 9th Ave, Ste 100

Oshkosh, WI 54904

7:00am-5:00pm

600 S Main St, Ste 105

Oshkosh, WI 54902

By Appointment

ATM Locations

Mercy Medical Center

St Elizabeth Hospital (2)

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