

Online Privacy Policy
Hannaford Associates Federal Credit Union
Online Privacy Policy

At Hannaford Associates Federal Credit Union (HAFCU), your privacy is important to us. This Online Privacy Policy is intended to disclose how we treat information you provide to us through the HAFCU Web site (or "Web Site").

General:

As a general policy, HAFCU does not automatically collect personal information from users of its Web site. HAFCU does collect and store: information on the domain a user uses to access its Web site, the Internet address of the Web site from which a user links to the Web site and the date and time of the visitor's visit to the Web site. This information is used for statistical purposes to measure the number of visitors to its Web site and the route a user travels while within the Web site to better serve users in improved design and site navigation.

Member-Only Areas:

Personal identification (i.e.: account number, PIN, password) is collected when a valid credit union member with active credit union account(s) has registered to enter the secure online banking area of the credit union's Web site. This information enables the credit union to regulate access of this information to those who request such access and those entitled to perform transactions on these account(s).

Information we collect:

To assure the continued privacy and confidentiality of you personal financial information, Hannaford Associates Federal Credit Union observes these practices and procedures:

We collect non-public information about you from some or all of the following sources:

- Information we receive from application or other forms such as your name, social security number, assets and income.
- Information about your transactions with us, our affiliates, or others such as your account balance, payment history, parties to transactions, and credit card usage, and
- Information we receive from a consumer reporting agency, such as your credit worthiness, financial and credit history.

Information we disclose:

- We manage information to serve you.
- We may share information about you within our outside affiliates to offer you financial products and services.
- We may share information about you with outside affiliates that work for us. These may include firms that assist in marketing our products.
- We may share information about you with outside financial companies to allow you the opportunity to receive additional products or services.
- We may share information about you outside of our family as permitted by law, including our service providers, credit bureaus and law enforcement.

Cookies:

HAFCU's Web site requires the use of cookies, which are small pieces of information a web site stores on a visitor's web browser to remind the site about the user the next time he or she visits the site. HAFCU does not store confidential or sensitive information in cookies. HAFCU uses cookies to enhance its members' online banking session and ease navigation through its Web site. For certain applications, such as online banking, cookies are required to help protect the privacy of a member's transactions by, for example, automatically terminating the online session if the member forgets to log out. Cookies cannot be used to capture a user's e-mail address, obtain data from the user's hard drive or gain confidential or sensitive information about the user. Additionally, cookies cannot be read by a web site other than the one that set the cookie. HAFCU's Web site does not use cookies to obtain information from the user's browser, however some web sites do. The user has the option to set his or her browser to notify before accepting a cookie to control whether a cookie is accepted or rejected.

Online Forms:

HAFCU provides several online form resources (i.e.: loan application, check order) to better serve the needs of its members. Personal information provided by a user via any of the credit union's online forms is used by HAFCU only to process the member's request for service. All information that passes between HAFCU's Web site and the user's PC is encrypted to protect the user's privacy.

E-mail Communication:

Personal information transmitted to HAFCU may be used by credit union staff to respond to inquiries for service or information or improve the service the credit union provides. Since e-mail communication may not be secure against interception by unauthorized individuals, users should seek alternatives to e-mail when it is necessary to provide sensitive or personal information. Likewise, the credit union will not transmit sensitive or personal information that can compromise or violate a user's privacy when communicating via e-mail.

Our security measures:

We restrict access to nonpublic information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with Federal regulations to guard your nonpublic personal information.

For additional information about HAFCU's Privacy Policy, inquire via e-mail, or at (800) 852-1012.

The Problem of Identity Theft

You see and hear more and more of identity theft on the news, around the office, or maybe it has happened to you. Identity theft occurs when an individual gets your personal information including social security number, and/or credit card number, and then does transactions to ruin your credit - potentially stealing thousands of your dollars.

Unfortunately, everyone is at risk. Most people don't realize how widespread identity theft has become — nor how personally vulnerable they are. 10 million Americans were victimized last year — 41% more than the year before.

There are many ways to prevent identity theft. Once consumers educate themselves on how to prevent and avoid scams, the less likely they are to be taken. Here are some key tips on how to avoid identity theft:

- Do not carry important documents such as your social security card, birth certificate or passport with you unless necessary.
- Keep credit card receipts, bank statements and other personal documents in a safe place or buy a shredder. Shred all documents with any important numbers, including pre-approved credit card documents and receipts.
- When selecting a PIN number, use a mix of letter and numbers. Stay away from numbers that are easy to get (i.e. birth date, last four digits of your Social Security Number or mothers maiden name). Do not write or leave pin numbers in your wallet.
- Keep a separate list of your credit card account numbers, with expiration dates and telephone numbers. In an emergency, you will be quickly able to notify the appropriate parties to stop any unauthorized transactions.
- Do not give any information over the phone to a vendor.
- Read over all statements and review all charges. Make sure that all charges have been made by you.
- Periodically obtain a credit report and review credit history. The three main credit bureaus are Equifax, Experian and Trans Union.

Following these simple tips can greatly reduce the risk of someone stealing your identity. Identity theft is a serious crime. People whose identities have been stolen spend months or years cleaning up the mess thieves have made of their good name and credit. Don't let it happen to you!

If You Become a Victim

- Contact your bank and all others with whom you have a financial relationship.
- File a police report if you have had a loss. Even if the police can't catch the identity thief, having a police report can help you in clearing up your credit records later on.
- Contact the fraud department at the major credit bureaus. Ask them to put a "fraud alert" on your file. This tells creditors to call you before they open any more accounts in your name:
 - Equifax 800-525-6285
 - Experian 888-397-3742
 - Trans Union 800-680-7289

Complete the identity theft affidavit, which will assist you in reporting to many companies that a new account has been open in your name. Obtain a copy of the identity theft affidavit by clicking the link below:

www.ftc.gov/bcp/online/pubs/credit/affidavit.pdf*

For additional help, call the Federal Trade Commission at 877-ID-THEFT or visit their website at: <http://www.consumer.gov/idtheft/>.