

FACTS	WHAT DOES CU MORTGAGE EXPRESS 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 what we do.	
What?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> • Social Security number and address • Account balance and payment history • Employment history and credit history <p>When you are <i>no longer</i> our customer, we may continue to share your information as described in this notice.</p>	
How?	All financial companies need to share member personal information to run their everyday business. In the section below, we list the reasons financial companies can share their member’s personal information; the reasons Harvesters Credit Union chooses to share; and whether you can limit this sharing.	
Reasons we share your personal information	Does CU Mortgage Express share?	Can you limit this sharing?
For our everyday business purposes – such as to process your transactions, maintain you account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes – to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates’ everyday business purposes – information about your transactions and experiences	No	No
For our affiliates’ everyday business purposes – information about your creditworthiness	No	No
For our affiliates to market to you	No	No
For nonaffiliates to market to you	No	No
Questions?	<p>Call 855-340-2467 or go to www.CUMORTGAGEXPRESS.com</p>	

Who we are	
Who is providing this notice?	CU Mortgage Express
What we do	
How does CU Mortgage Express 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.
How does CU Mortgage Express collect my personal information?	We collect your personal information, for example, when you: <ul style="list-style-type: none"> • open an account or apply for services • inquire or transact business on an account • use debit or credit card services
Why can't I limit all sharing?	Federal law gives you the right to limit only: <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 <p>State laws and individual companies may give you additional rights to limit sharing</p>
Definitions	
Affiliates	Our affiliates include companies with a common corporate identity of financial institution name; and others, such as <ul style="list-style-type: none"> • Harvesters Credit Union
Nonaffiliates	CU Mortgage Express does not share with non affiliates so they can market to you.
Joint marketing	Our joint marketing partners include insurance companies.
Other important information	
We restrict access to information about you to those employees and officials of CU Mortgage Express who need to know that information in order to provide you with the products and services we offer. We maintain physical, electronic, and procedural safeguards that comply with federal and state laws and regulations to guard your information.	