Rev. 9/2013

WHAT DOES GREAT LAKES FIRST FEDERAL CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?

**FACTS**

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| **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?** | The types of personal information we collect and share depend on the product or service you have with us. This information can include:   * Social Security number and income * Account balances and payment history * Credit history and credit scores |
| **How?** | All ﬁnancial companies need to share member’s 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 Great Lakes First Federal Credit Union chooses to share; and whether you can limit this sharing. |

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| **Reasons we can share your personal information** | **Does Great Lakes First Federal Credit Union share?** | **Can you limit this sharing?** |
| **For our everyday business purposes—**  such as to process your transactions, maintain your 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 | No | We do not share |
| **For joint marketing with other ﬁnancial companies** | Yes | Yes |
| **For our afﬁliates’ everyday business purposes—**  information about your transactions and experiences | Yes | No |
| **For our afﬁliates’ everyday business purposes—**  information about your creditworthiness | No | We do not share |
| **For nonafﬁliates to market to you** | No | We do not share |
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| **To limit our sharing** | * Call 906-786-4623 or visit us online: https://[www.glffcu.com/documents/forms/privacypolicy.pdf](http://www.glffcu.com/documents/forms/privacypolicy.pdf)   **Please note:**  If you are a *new* member, we can begin sharing your information 30 days from the date we sent this notice. When you are *no longer* our member, we continue to share your information as described in this notice.  However, you can contact us at any time to limit our sharing. |
| **Questions?** | Call 906-786-4623 or 866-860-1819, send us an email at [escanaba@glffcu.com](mailto:escanaba@glffcu.com) or write to us at: Great Lakes First Federal Credit Union, 2110 Third Avenue North, Escanaba, MI 49829 |

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| **Who we are** | |
| **Who is providing this notice?** | Great Lakes First Federal Credit Union |
| **What we do** | |
| **How does Great Lakes First Federal 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. |
| **How does Great Lakes First Federal Credit Union collect my personal information?** | We collect your personal information, for example, when you   * Open an account or deposit money * Pay your bills or apply for a loan * Use your credit or debit card |
| **Why can’t I limit all sharing?** | Federal law gives you the right to limit only   * 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   State laws and individual companies may give you additional rights to limit sharing. |
| **What happens when I limit sharing for an account I hold jointly with someone else?** | Your choices will apply to everyone on your account. |
| **Deﬁnitions** | |
| **Afﬁliates** | Companies related by common ownership or control. They can be ﬁnancial and nonﬁnancial companies.   * Our affiliates include CO-OP Network and Credit Union 24. |
| **Nonafﬁliates** | Companies not related by common ownership or control. They can be ﬁnancial and nonﬁnancial companies. |
| **Joint marketing** | A formal agreement between nonafﬁliated ﬁnancial companies that together market ﬁnancial products or services to you.   * Our joint marketing partner is an insurance company. |