

GREAT LAKES FIRST FEDERAL CREDIT UNION



2110 THIRD AVENUE NORTH
ESCANABA, MI 49829
PH: (906) 786-4623
FAX: (906) 786-6724
ESCANABA@GLFFCU.COM

1005 DELTA AVENUE
GLADSTONE, MI 49837
PH: (906) 428-2362
FAX: (906) 428-3404
GLADSTONE@GLFFCU.COM

WWW.GLFFCU.COM

Privacy Policy

Great Lakes First Federal Credit Union (hereafter referred to as GLFFCU) is committed to making available financial products and services that will enable you to meet your financial needs and reach your financial goals. Protecting personal information and using it in a manner consistent with your expectations is a high priority for everyone associated with GLFFCU.

We will provide a clear and conspicuous notice which accurately reflects our privacy policy and practices to members and persons who become members, in accordance with all laws and regulations, no later than when they establish a relationship with us (as stated in our Membership Policy). We will also provide notice of these policies not less than annually during the continuation of the member relationship. "Annually" means at least once in any 12 consecutive months during which the relationship exists. GLFFCU defines this period as a 12-month-consecutive period, and we will communicate this information to the membership on a consistent and reliable basis.

As a member of GLFFCU, you also have a responsibility to safeguard your financial information.

To ensure you can rely upon the quality of products and services we make available, GLFFCU stands behind the following privacy policy:

- GLFFCU strongly believes in safeguarding member information. Our credit union Information Security Policy summarizes methods and controls designed to protect the confidentiality, security, and integrity of our member and employee information, while ensuring that the credit union complies with existing federal and state laws and regulations with respect to privacy of members' non-public personal information.
- GLFFCU will collect only the personal information that is appropriate to conduct our business. We will normally collect: Your name, address, telephone number, e-mail address, social security number, occupation, and current employer. We will maintain information collected on (but not limited to) deposits, loan applications, information from consumer reporting agencies, as well as your transaction history.

- GLFFCU will protect your personal information in accordance with all laws and regulations. Our credit union will maintain security controls to protect member information in our files and computers. Where appropriate, we will use multi-factor security-coding techniques to protect against unauthorized access to personal records, help ensure accuracy and integrity of communications and transactions, and protect member confidentiality.
- GLFFCU prohibits employees and its agents from giving information about you to anyone in a manner that would violate any applicable laws. We will not provide information to any requestor without identifying and determining whether they have legal access to your information. Employee's access to your information is limited to only those who have a business reason to know such information.
- You have access to your information. As a member of GLFFCU, you have the opportunity to review your information and make necessary changes to ensure that our records are complete and accurate.
- GLFFCU will only share information to administer the products and services we provide, when required to do so by the government, or when we partner with other businesses to offer a broader array of products and services. The businesses we select follow strict confidentiality requirements. These businesses offer products designed to enhance our members' economic well-being. We will not sell member information to telemarketing firms.
- If you decide to terminate your membership or become an inactive member we will adhere to the privacy policies and practices as described in this policy.