

FACTS**WHAT DOES GRCCU 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?

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 account balances
- income and assets
- credit history and credit scores

When you are *no longer* our member, we continue to share your information as described in this notice.

How?

All financial companies need to share consumer's personal information to run their everyday business. In the section below, we list the reasons financial companies can share their consumers' information; the reason GRCCU chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does GRCCU share?	Can you limit this
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	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes — information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes — information about your credit worthiness	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions?

Call us at (920) 748-5336.



What we do	
How does GRCCU 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. We also maintain procedural safeguards to protect your personal information.
How does GRCCU collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • open an account or apply for a loan • pay your bills or make deposits or withdrawals from your account • use your credit or debit card <p>We also collect your personal information from others such as, credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> • sharing for affiliates' everyday business purposes—information about your credit worthiness • affiliates from using your information to market to you • sharing for nonaffiliates to market to you. <p>State law and individual companies may give you additional rights to limit sharing.</p>

Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>GRCCU has no affiliates</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>GRCCU does not share with nonaffiliates so they can market to you.</i>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you,</p> <ul style="list-style-type: none"> • <i>Our joint marketing partners include insurance companies, credit and debit card companies, mortgage companies, investment and brokerage firms, check printers, and other types of financial product and services companies.</i>