

FACTS

WHAT DOES GRATIOT COMMUNITY CREDIT UNION 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 to collect, share, and protect your personal information. Please read this notice carefully to understand what we do. At Gratiot Community Credit Union, we respect the privacy of our members. We recognize the importance of maintaining the confidentiality of your personal financial information. This notice explains the privacy policy and practices followed by Gratiot Community Credit Union. This notice explains what types of member information we collect and under what circumstances we may share it.

WHAT?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Name, address, social security number, and income
- Account balances and transaction history
- Credit history and credit scores

When you are no longer our customer, we will not continue to share your information except as permitted or required by law as described in this notice.

How?

All financial companies need to share **members'** personal information to run their everyday business. In the section below, we list the reasons financial companies can share their **members'** personal information; the reasons **Gratiot Community Credit Union** chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Gratiot Community 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	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	Yes
For our affiliates' to market to you	No	Yes
For nonaffiliates to market to you	No	Yes

Questions?

Call (989)463-8321 or (989)875-6184 or write to us at Gratiot Community Credit Union 211 W. Center St. Alma, MI 48801

Who We Are

Who is providing this notice?

Gratiot Community Credit Union

What We Do

How does Gratiot Community 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. We also restrict access to nonpublic personal information about you to those employees and volunteers who need to know the information to provide products or services to you.

How does Gratiot Community Credit Union collect my personal information?

We collect your personal information, for example, when you

- **Open an account or apply for a loan**
- **Apply for any credit union service**
- **You provide information to us via an online application or transaction, or information you send us by e-mail**
- **Use your credit or debit card or pay your bills**
- **Make deposits to or withdrawals from your accounts**

We also collect your personal information from credit bureaus or other companies.

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.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies

- **Currently Gratiot Community Credit Union has no affiliates.**

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- **Gratiot Community Credit Union does not share with nonaffiliates so they can market to you, except for joint marketing arrangements.**

Joint Marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- **Our joint marketing partners include financial service providers.**

Other Important Information