

# Privacy Notice

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| <b>Facts</b> | <b>WHAT DOES Greensboro Municipal Federal Credit Union DO WITH YOUR PERSONAL INFORMATION?</b>   |
| <b>Why?</b>  | 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.  |
| <b>What?</b> | <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"> <li>■ <b>Social Security Number and Income</b></li> <li>■ <b>Account Balances and Credit History</b></li> <li>■ <b>Credit Score and Employment Information</b></li> </ul> <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p> |
| <b>How?</b>  | 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 <b>Greensboro Municipal Federal Credit Union</b> chooses to share; and whether you can limit this sharing.   |

| Reasons we can share your personal information   | Does GMFCU Share? | Can you limit this sharing? |
|--|-------------------|-----------------------------|
| <b>For our everyday business purposes -</b><br>Such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus | Yes               | No                          |
| <b>For our marketing purposes—</b><br>To offer our products and services to you  | Yes               | No                          |
| <b>For joint marketing with other financial companies</b>  | Yes               | Yes                         |
| <b>For our affiliates' everyday business purposes—</b><br>information about your transactions and experiences  | No                | We don't share              |
| <b>For our affiliates every day business purposes—</b><br>Information about your creditworthiness  | No                | We don't share              |
| <b>For our affiliates to market to you</b>   | No                | We don't share              |
| <b>For non-affiliates to market to you</b>   | No                | We don't share              |

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| <b>Questions?</b> | Call 336-373-2090 or go to <a href="http://www.greensboromcu.org">www.greensboromcu.org</a> |
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# Privacy Notice

## Who we are

Who is providing this notice?

**Greensboro Municipal Federal Credit Union**

## What we do

**How does GMFCU 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 GMFCU collect my personal information?**

We collect your personal information, for example, when you

- open an account or make a wire transfer
- apply for a loan or give us your income information
- provide employment information

We also collect your personal information for others, such as credit bureaus and affiliates, 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 credit worthiness
- affiliates from using your information to market to you
- sharing of non-affiliates 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

- Greensboro Municipal Federal Credit Union has no affiliates.

Non-affiliates

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

- Greensboro Municipal Federal Credit Union does not share with non-affiliates so they can market to you.

Joint Marketing

A formal agreement between non-affiliated financial companies that together market financial products or services to you.

- Our joint marketing partners include financial service providers and insurance companies.



**GREENSBORO MUNICIPAL**  
**Federal Credit Union**