What?       have with us. This information can include:         • Social Security number and income       • Account balances and payment history         • Credit history and credit score       • Credit history and credit score         How?       All financial companies need to share members' personal information to run their ever personal information; the reasons Gardiner Federal Credit Union chooses to share; and you can limit this sharing.         Reasons we can share your personal information       Does Gardiner FCU share?       Can FCU share?         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         For our marketing purposes— to offer products and services to you       YES       Importance         For our affiliates' everyday business purposes— information about your transactions and experiences       YES       Importance         For our affiliates' everyday business purposes— information about your creditworthiness       YES       Importance         For our affiliates to market to you       YES       Importance       Importance         Paul U 207-582-2676       Visit us online at www.gardinerfcu.org       Mail us the form below       Importance         Please note: If you are a new member, we can begin sharing your information 30 days f date we sent this notice. When you are no longer our member, we continue to share yon mation as described in this notice. However, you can contact us		HAT DOES GARDINER FEDERAL CREDIT UNION DO RSONAL INFORMATION?	WITH YOUR	
Winat:       have with us. This information can include:         • Social Security number and income       • Account balances and payment history         • Credit history and credit score       • Credit history and credit score         How?       All financial companies need to share members' personal information to run their ever personal information; the reasons Gardiner Federal Credit Union chooses to share; and you can limit this sharing.         Reasons we can share your personal information       Does Gardiner FCU share?       Can FCU share?         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         For our marketing purposes— to offer products and services to you       YES       For our affiliates' everyday business purposes— information about your transactions and experiences       YES         For our affiliates' everyday business purposes— information about your creditworthiness       YES       Importantion 30 days f date we sent this notice. When you are no longer our member, we continue to share yoi mation as described in this notice. However, you can contact us at any time to limit our due we sent this notice. When you are no longer our member, we continue to share yoi mation as described in this notice. However, you can contact us at any time to limit our everyday business purposes.         Questions?       Call 207-582-2676 or go to www.gardinerfcu.org         Mail us the form below       Please note: If you are a nerw member, we can begin sharing your information 30 days	Why? the col	right to limit some but not all sharing. Federal law also requires us to tell you how we ect, share, and protect your personal information. Please read this notice carefully to		
How?       business. In the section below, we list the reasons financial companies can share their personal information; the reasons Gardiner Federal Credit Union chooses to share; and you can limit this sharing.         Reasons we can share your personal information       Does Gardiner FCU share?       Can FCU share?         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         For our marketing purposes—       to offer products and services to you       YES         For our affiliates' everyday business purposes—       YES         information about your transactions and experiences       YES         For our affiliates' everyday business purposes—       YES         information about your creditworthiness       YES         For nonaffiliates to market to you       YES         • Call 207-582-2676       Visit us online at www.gardinerfcu.org         • Mail us the form below       Please note: If you are a <i>new</i> member, we can begin sharing your information 30 days fill diverses we sent this notice. When you are no longer our member, we continue to share you mation as described in this notice. However, you can contact us at any time to limit our out on share information about my creditworthiness with your affiliates for everyday business purposes.         Our out sem y personal information to market products or services to me.       Do not share information about my creditworthiness with your affiliates for everyday business pu	What? hav	Social Security number and income Account balances and payment history		
Reasons we can share your personal information       FCU share?       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         For our marketing purposes— to offer products and services to you       YES       YES         For our affiliates' everyday business purposes— information about your transactions and experiences       YES       YES         For our affiliates' everyday business purposes— information about your creditworthiness       YES       YES         For nonaffiliates to market to you       YES       YES         • Call 207-582-2676       Yisi us online at www.gardinerfcu.org       YES         • Mail us the form below       Please note: If you are a <i>new</i> member, we can begin sharing your information 30 days f date we sent this notice. When you are <i>no longer</i> our member, we continue to share you mation as described in this notice. However, you can contact us at any time to limit our date we sent this notice. When you are <i>no longer</i> our member, we continue to share you mation as described in this notice. However, you can contact us at any time to limit our on the we sent personal information to market products or services to me.         Questions?       Call 207-582-2676 or go to www.gardinerfcu.org         Mair any/all you want to limit.       Do not use my personal information to market products or services to me.         Do not use my personal information to market products or services to me.       Do not allow	low? bus	siness. In the section below, we list the reasons financi sonal information; the reasons Gardiner Federal Credi	al companies can sha	re their members'
such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus       YES         For our marketing purposes—to offer products and services to you       YES       YES         For joint marketing with other financial companies       YES       YES         For our affiliates' everyday business purposes—information about your transactions and experiences       YES       YES         For our affiliates' everyday business purposes—information about your creditworthiness       YES       YES         For nonaffiliates to market to you       YES       YES         For nonaffiliates to market to you       YES       YES         • Call 207-582-2676       · Visit us online at www.gardinerfcu.org       · Mail us the form below         Please note: If you are a <i>new</i> member, we can begin sharing your information 30 days fd date we sent this notice. However, you can contact us at any time to limit our date we sent this notice. However, you can contact us at any time to limit our date we sent this notice. However, you can contact us at any time to limit our date we sent this notice. However, you can contact us at any time to limit our date we sent this notice. However, you can contact us at any time to limit our date we sent this notice. However, you can contact us at any time to limit our date we sent their not use my personal information to market products or services to me.         Questions?       Call 207-582-2676 or go to www.gardinerfcu.org         Mark any/all you want to limit.       Do not use my personal inf	Reasons we can share	your personal information		Can you limit this sharing?
to offer products and services to you       TES         For joint marketing with other financial companies       YES         For our affiliates' everyday business purposes— information about your transactions and experiences       YES         For our affiliates' everyday business purposes— information about your creditworthiness       YES         For nonaffiliates to market to you       YES         • Call 207-582-2676       • Visit us online at www.gardinerfcu.org         • Mail us the form below       Please note: If you are a <i>new</i> member, we can begin sharing your information 30 days f date we sent this notice. When you are <i>no longer</i> our member, we continue to share you mation as described in this notice. However, you can contact us at any time to limit our Questions?         Call 207-582-2676 or go to www.gardinerfcu.org         Mark any/all you want to limit.         □ Do not use my personal information to market products or services to me.         Mark any/all you want to limit.         □ Do not share information about my creditworthiness with your affiliates for everyday business purposes.         □ Do not share information about my creditworthiness with your affiliates for everyday business purposes.         □ Do not share my personal information with nonaffiliates to market their pro- services to me.	such as to process your transactions, maintain your account(s),		YES	NO
For our affiliates' everyday business purposes— information about your transactions and experiences       YES         For our affiliates' everyday business purposes— information about your creditworthiness       YES         For nonaffiliates to market to you       YES         • Call 207-582-2676       YES         • Visit us online at www.gardinerfcu.org       • Visit us online at www.gardinerfcu.org         • Mail us the form below       Please note: If you are a new member, we can begin sharing your information 30 days f date we sent this notice. When you are no longer our member, we continue to share you mation as described in this notice. However, you can contact us at any time to limit our         Questions?       Call 207-582-2676 or go to www.gardinerfcu.org         Mail-in Form Leave blank or if you have a joint account, your choice(s) will apply to everyone unless you mark below.       Mark any/all you want to limit. Do not share information about my creditworthiness with your affiliates for everyday business purposes. Do not allow your affiliates to use my personal information to market products or services to me.         Do not share my personal information with nonaffiliates to market their pro- services to me.			YES	YES
information about your transactions and experiences       YES         For our affiliates' everyday business purposes— information about your creditworthiness       YES         For nonaffiliates to market to you       YES         • Call 207-582-2676       • Visit us online at www.gardinerfcu.org         • Mail us the form below       Please note: If you are a new member, we can begin sharing your information 30 days f date we sent this notice. When you are no longer our member, we continue to share you mation as described in this notice. However, you can contact us at any time to limit our Questions?         Call 207-582-2676 or go to www.gardinerfcu.org         Mail-in Form         Leave blank or if you have a joint account, your choice(s) will apply to everyone unless you mark below.         Mark any/all you want to limit. Do not allow your affiliates to use my personal information to market products or services to me. Do not allow your affiliates to use my personal information to market products or market to me everyday business purposes. Do not allow your affiliates to use my personal information to market their pro- services to me.	For joint marketing with other financial companies		YES	YES
Information about your creditworthiness       YES         For nonaffiliates to market to you       YES         For nonaffiliates to market to you       YES         Image: Control of the system of the sy			YES	NO
<ul> <li>Call 207-582-2676</li> <li>Visit us online at www.gardinerfcu.org</li> <li>Mail us the form below</li> <li>Please note: If you are a new member, we can begin sharing your information 30 days f date we sent this notice. When you are no longer our member, we continue to share you mation as described in this notice. However, you can contact us at any time to limit our</li> <li>Questions?</li> <li>Call 207-582-2676 or go to www.gardinerfcu.org</li> <li>Mark any/all you want to limit.</li> <li>Do not use my personal information to market products or services to me.</li> <li>Do not share information about my creditworthiness with your affiliates for everyday business purposes.</li> <li>Do not allow your affiliates to use my personal information to market to market to me services to me.</li> </ul>			YES	YES
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<ul> <li>Mark any/all you want to limit.</li> <li>Do not use my personal information to market products or services to me.</li> <li>Do not share information about my creditworthiness with your affiliates for everyday business purposes.</li> <li>Do not allow your affiliates to use my personal information to market to me unless you mark below.</li> </ul>	fo limit . our · sharing Ple dat	Visit us online at www.gardinerfcu.org Mail us the form below <b>ase note</b> : If you are a <i>new</i> member, we can begin shari e we sent this notice. When you are <i>no longer</i> our mer	nber, we continue to s	share your infor-
<ul> <li>Mail-in Form</li> <li>Do not use my personal information to market products or services to me.</li> <li>Do not share information about my creditworthiness with your affiliates for everyday business purposes.</li> <li>Do not allow your affiliates to use my personal information to market to me unless you mark below.</li> </ul>	Questions? Ca	ll 207-582-2676 or go to www.gardinerfcu.org		
	<b>eave blank</b> r if you have a joint ccount, your choice(s) vill apply to everyone	<ul> <li>Do not use my personal information to market products or services to me.</li> <li>Do not share information about my creditworthiness with your affiliates for their everyday business purposes.</li> <li>Do not allow your affiliates to use my personal information to market to me.</li> <li>Do not share my personal information with nonaffiliates to market their products and</li> </ul>		
	Apply my choices only to me	Name		
Address		Address		

Mail to: Gardiner FCU · 10 Old Brunswick Road · Gardiner, ME 04345

## Page 2

Who we are	
Who is providing this notice?	Gardiner Federal Credit Union
What we do	
How does Gardiner 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. We restrict access to nonpublic personal information about you to persons who need to know that personal information to provide products or services to you.
How does Gardiner Federal Credit Union collect my personal information?	<ul> <li>We collect your personal information, for example, when you</li> <li>Open an account or deposit money</li> <li>Pay your bills or apply for a loan</li> <li>Use your credit or debit card</li> <li>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</li> </ul>
Why can't I limit all sharing?	<ul> <li>Federal law gives you the right to limit only</li> <li>Sharing for affiliates' everyday business purposes— information about your creditworthiness</li> <li>Affiliates from using your information to market to you</li> <li>Sharing for nonaffiliates to market to you</li> </ul>
What happens when I limit sharing for an account I hold jointly?	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. <i>Maine Credit Union League, Insurance Trust, Tricorp FCU, CUNA</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. Synergent, NDBS, Equinox Financial & Insurance Services, CUNA Mutual Group, CUSO Mortgage Corp., Acensus, Harland Clarke, Real Estate Appraisers, Attorneys at Law, Auditors, Government Agencies, Credit Reporting Agencies
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. NDBS, Equinox Financial & Insurance Services, CUNA Mutual Group, CUSO Mortgage Corp., Harland Clarke

