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ABOUT US

GEMC Federal Credit Union Privacy and Opt-Out Notification (Rev. 08/2012)

FACTS

WHAT DOES GEMC FEDERAL CREDIT UNION (GEMC FCU) 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 income
- Account balances and payment history
- Credit history and credit scores

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 GEMC Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does GEMC Federal 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	Yes
For our affiliates' everyday business purposes - information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes - information about your creditworthiness	No	We don't share
For our affiliates to market to you	No	We don't share
For non-affiliates to market to you	No	We don't share

To limit our Sharing

Call toll free 1-888-959-7132 (or 470-514-3000)

Please note: If you are a new member, we can begin sharing your information thirty (30) days from the date we sent this notice. When you are no longer our member, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.

Questions?

Call 470-514-3000 or toll free 1-888-959-7132 or go to www.gemc.org

Who We Are

Who is providing this notice? GEMC Federal Credit Union

What we do

How does GEMC FCU 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 GEMC FCU collect my personal information?

We collect your personal information, for example, when you:

- open an account or deposit money
- pay your bills or apply for a loan
- use your credit or debit card

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

ONLINE BANKING

Logon ID

[Enroll Now](#)
[Forgot Security Code](#)

Introducing:
AUTO LOAN DISCOUNT PROGRAM

HELPFUL LINKS

- [Membership Application](#)
- [Savings Rates](#)
- [Fee Schedule](#)
- [Loan Rates](#)
- [Loan Application](#)

Search:

ONLINE SWITCH KIT

Move your accounts to GEMC FCU.

It's Quick, Easy & Free.

[Click to begin.](#)

YOUTH PROGRAMS

ATM/BRANCH LOCATOR

zip code

atm branch

[View all locations](#)

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 non-affiliates to market to you

What happens when I limit sharing for an account I hold jointly with someone else?

Your choices will apply to everyone on your account.

Definitions

- Affiliates** Companies related by common ownership or control. They can be financial and non-financial companies.
 • *Our affiliates include financial companies such as Credit Union Financial Services, Credit Union Business Services, and Catalyst Corporate Federal Credit Union.*
- Non-Affiliates** Companies not related by common ownership or control. They can be financial and non-financial companies.
 • *GEMC FCU does not share with non affiliates so they can market to you.*
- Joint Marketing** A formal agreement between nonaffiliated financial companies that together market financial products or services to you.
 • *Our joint marketing partners include CUNA Mutual and Affinion Benefits Group.*

HELPFUL LINKS

- Web Account Access/Online Banking
- Auto Loan Discount Pricing Program
- CUFS Mortgage Service

FEATURED PRODUCT



CURRENT NEWSLETTER

Full of informative articles and news regarding credit union promotions. Click [here](#) to read our newsletter.

[Privacy Policy](#)

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This Credit Union is federally insured by the National Credit Union Administration



We Do Business in Accordance with the Federal Fair Housing Law and the Equal Credit Opportunity Act.