

MEMBER PRIVACY STATEMENT



FACTS

WHAT DOES GENERATIONS 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 we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	<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"> ■ Social Security number ■ Transaction history ■ Credit scores ■ Account balances ■ Credit history <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
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 Generations Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does GCU 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	Yes
For joint marketing with other financial companies	Yes	Yes
For our affiliates' everyday business purposes... information about your transactions and experiences and/or information about your creditworthiness	N/A	Do not share
For our affiliates to market to you	N/A	Do not share
For non-affiliates to market to you	No	Do not share

Questions? Call 800-672-7211 or go to www.generationscreditunion.com

Other Important Information

Protecting Children's Privacy: Information on children under the age of 13 is collected only to the extent needed for opening and maintaining their accounts. We do not knowingly solicit or collect data from children: marketing to them is limited.

An opt-out notice received from any account holder on a joint account will be sufficient to process the opt-out request.

Who we are	
Who is providing this notice?	Generations Credit Union (GCU)
What we do	
How does GCU protect my personal information?	<p>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.</p> <p>We also restrict access to non-public personal information about you to those employees and volunteers who need to know this information.</p>
How does GCU collect my personal information?	<p>We may collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> • Open an account or apply for a loan • Apply for any GCU service • Visit our website or provide us information on any online application or transaction • Use your debit or credit card • Make deposits into, withdrawals from, or payments with any of your accounts
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 creditworthiness • Affiliates from using your information to market to you • Sharing for non-affiliates to market to you. <p>State laws and individual companies may give you additional rights to limit sharing. We do not have any affiliates with whom we share info.</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"> • GCU has no affiliates.
Non-affiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • GCU does not share with non-affiliates for their marketing purposes except in connection with our joint marketing arrangements
Joint marketing	<p>A formal agreement between non-affiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • Our joint marketing partners include providers of investment and financial services as well as insurance companies.