



**FACTS** **WHAT DOES GENISYS CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?** Rev. 9/2013

<b>Why?</b>	Financial institutions 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>	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> <li>• Social Security number and Account balances</li> <li>• Payment history and Credit Scores</li> <li>• Transaction and Checking account history</li> </ul>
<b>How?</b>	All financial companies need to share members' personal information to run their everyday business. In the section below, we list the reasons financial institutions can share their members' personal information; the reasons Genisys® Credit Union chooses to share; and whether you can limit this sharing.

<b>Reasons we can share your personal information</b> <i>(See definitions on back)</i>	<b>Does Genisys Credit Union share?</b>	<b>Can you limit this sharing?</b>
<b>For our everyday business purposes-</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	<b>YES</b>	<b>NO</b>
<b>For our marketing purposes-</b> to offer our products and services to you	<b>YES</b>	<b>NO</b>
<b>For joint marketing with other financial companies</b>	<b>YES</b>	<b>NO</b>
<b>For our affiliates' everyday business purposes-</b> information about your transactions and experiences	<b>NO</b>	<b>NO</b>
<b>For our affiliates' everyday business purposes-</b> information about your creditworthiness	<b>NO</b>	<b>NO</b>
<b>For non-affiliates to market to you</b>	<b>NO</b>	<b>NO</b>

<b>Questions?</b>	Call (248)322-9800 ext. 5 or (800)521-8440 ext. 5.
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**Who we are**

<b>Who is providing this notice?</b>	<b>Genisys® Credit Union and our wholly owned affiliate, Members Asset Planning, Inc.</b>
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**What we do**

<b>How does Genisys® Credit Union protect my personal information?</b>	<b>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.</b>
<b>How does Genisys® Credit Union collect my personal information?</b>	<p><b>We collect your personal information, for example, when you</b></p> <ul style="list-style-type: none"> <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> </ul> <p><b>We also collect your personal information from others, such as credit bureaus or other companies.</b></p>
<b>Why can't I limit all sharing?</b>	<p><b>Federal law gives you the right to limit only</b></p> <ul style="list-style-type: none"> <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 information for non-affiliates to market to you</li> </ul> <p><b>State laws and individual companies may give you additional rights to limit sharing. (See below for more on your rights under state law).</b></p>

**Definitions**

<b>Affiliates</b>	<p><b>Companies related by common ownership or control. They can be financial or non-financial companies.</b></p> <ul style="list-style-type: none"> <li>• Members Asset Planning, Inc.</li> </ul>
<b>Non-affiliates</b>	<p><b>Companies not related by common ownership or control. They can be financial and non-financial companies.</b></p> <ul style="list-style-type: none"> <li>• Genisys® Credit Union does not share with non-affiliates so they can market to you</li> </ul>
<b>Joint Marketing</b>	<p><b>A formal agreement between select non-affiliated financial companies that together with Genisys Credit Union market financial products or services to you.</b></p> <ul style="list-style-type: none"> <li>• Our joint marketing partners include:             <ul style="list-style-type: none"> <li>○ Financial Service Providers</li> <li>○ Investment Services</li> </ul> </li> </ul>

**Other Important Information**

- Due to state laws, Vermont and California members are excluded from Joint Marketing sharing.
- If you have previously requested to be excluded from our mailings, your information will continue to be excluded.
- If you are a new member, we may begin sharing your information (30) days from the date we provide this notice.
- When you are no longer our member, you may continue to receive Joint Marketing Mailings for up to 60 days after closing.