

FACTS	WHAT DOES GFA FEDERAL CREDIT UNION AND GFA INSURANCE SERVICES, LLC 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 - Account balances - Transaction or loss history - Payment history - Overdraft History - Account information <p>When you are <i>no longer</i> a member, 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 GFA Federal Credit Union and our affiliate, GFA Insurance Services, LLC, a credit union service organization (CUSO), choose to share; and whether you can limit this sharing.	
Reasons we can share your personal information	Does GFA Federal Credit Union/ GFA Insurance Services, LLC 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	NO
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	NO
For non affiliates to market to you	NO	We do not share
Questions?	Call 978-632-2542 or you can go to gfafcu.com , or write to us by mail at GFA Federal Credit Union 229 Parker St. Gardner MA, 01440.	

Who We Are	
Who is providing this notice?	GFA Federal Credit Union and GFA Insurance Services, LLC
What We Do	
How does GFA Federal Credit Union and its CUSO 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 also maintain other physical, electronic and procedural safeguards to protect this information and we restrict access to information to those employees for whom access is appropriate.
How does GFA Federal Credit Union and its CUSO collect my personal information?	We collect your personal information, for example, when you: <ul style="list-style-type: none"> ○ Open an account ○ Apply for a loan ○ Provide account information ○ Show your driver's license ○ Provide your mortgage information We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only: <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 nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state laws. ¹
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> ○ GFA Insurance Services, LLC. is a CUSO of GFA Federal Credit Union.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> ○ GFA Federal Credit Union and its CUSO does not share with nonaffiliates so they can market to you.
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> ○ Our joint marketing partners include credit card companies.
Other Important Information	
¹ For Massachusetts Members: We will not share personal information with nonaffiliates, either for them to market to you, or for joint marketing, without your authorization.	