



# GSCU PRIVACY NOTICE

<b>FACTS</b>	WHAT DOES GOOD SHEPHERD CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?
<b>Why?</b>	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.
<b>What?</b>	<p>The types of personal information we collect and share depend on the products or service you have with us. This information can include:</p> <ul style="list-style-type: none"> <li>• Social Security Number and income</li> <li>• account balances and payment history</li> <li>• credit history and credit scores</li> </ul> <p>When you are no longer our member, we may continue to share your information as described in this notice.</p>
<b>How?</b>	All financial companies need to share members' and other non-member consumers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their members' and other non-member consumers' personal information; the reasons GSCU chooses to share; and whether you can limit this sharing.

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

<b>Questions?</b>	Call 313-386-9220 or 734-675-3720 or go to <a href="http://www.goodshepherdcu.org">www.goodshepherdcu.org</a>
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Who we are	
Who is providing this notice?	<b>GOOD SHEPHERD CREDIT UNION (GSCU)</b>

What we do	
How does Good Shepherd 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. Encryption technology is used to keep your financial information safe.
How does Good Shepherd Credit Union collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> <li>• open an account or apply for a loan</li> <li>• pay your bills or deposit money</li> <li>• use your credit or debit card.</li> </ul> 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"> <li>• sharing for affiliates' everyday business purposes -- information about your credit worthiness</li> <li>• affiliates from using your information to market to you</li> <li>• sharing for nonaffiliates to market to you.</li> </ul> State laws and individual companies may give you additional rights to limit sharing.

Definitions	
<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>• Good Shepherd Credit Union has no affiliates.</li> </ul>
<b>Nonaffiliates</b>	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>• Good Shepherd Credit Union does not share with nonaffiliates so they can market to you.</li> </ul>
<b>Joint Marketing</b>	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> <li>• Our joint marketing partners include insurance companies, mortgage companies and other financial institutions.</li> </ul>

Other important information
You agree to share this Privacy Disclosure with all joint owners, joint borrowers and guarantors.