



Privacy Policy

Effective December 1, 2010

| | |
|--------------|--|
| FACTS | WHAT DOES GRANITE FEDERAL 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 Granite Federal Credit Union's Privacy Policy. |
| WHAT? | The types of personal information we collect and share depend on the accounts or services you have with us. This information can include: <ul style="list-style-type: none"> • Name, address, Social Security number, and income • Account balances and transaction history • Credit history and credit scores <p>When you are no longer our member, we will not share your information except as permitted or required by law 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 Granite Federal Credit Union chooses to share; and whether you can limit this sharing. |

| REASONS WE CAN SHARE YOUR PERSONAL INFORMATION | DOES GRANITE 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 | 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 | We don't share |
| For our affiliates to market to you | No | We don't share |
| For our nonaffiliates to market to you | No | We don't share |

| | |
|-------------------|--|
| QUESTIONS? | Call (888) 428-8326, or send us an email at memberservice@granite.org , or write to us at: Granite Credit Union, 3675 South 900 E, SLC, UT 84106. |
|-------------------|--|

| WHO WE ARE | |
|-------------------------------|------------------------------|
| Who is providing this notice? | Granite Federal Credit Union |

| WHAT WE DO | |
|--|---|
| How does Granite Federal 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. We also restrict access to nonpublic personal information about you to those employees and volunteers who need to know the information to provide products or services to you. |
| How does Granite Federal Credit Union collect my personal information? | We collect your personal information, for example, when you <ul style="list-style-type: none"> • open an account or apply for a loan • apply for any credit union service • you visit our website, provide us information on any online application or transaction, or information you send to us by email. • use your credit or debit card or pay your bills • make deposits to or withdrawals from your accounts |

| | |
|--------------------------------|--|
| | We also collect your personal information from others, including credit bureaus or other companies. |
| Why can't I limit all sharing? | <p>Federal law only gives you the right to limit information sharing as follows:</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 nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</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"> • <i>Financial Networks, a provider of financial services, including investment and insurance products.</i> |
| Nonaffiliates | <p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>Granite Federal Credit Union does not share with nonaffiliates so they can market to you.</i> |
| Joint marketing | <p>A formal agreement between Granite Federal Credit Union and a nonaffiliated financial company where we jointly market financial products or services to you.</p> <ul style="list-style-type: none"> • <i>Our joint marketing partners include investment and financial service providers and insurance companies</i> |

- [Download this notice](#)

About Us

Contact Us

Locations & ATMs

Join Granite Credit Union

What is a Credit Union

The Counselor Newsletter

Employment Opportunities

\$250,000 NCUA Insurance

Funds Availability Policy

Privacy Policy

Fee Schedule



© 2014 Granite Credit Union, 3675 South 900 East, Salt Lake City, Utah 84106, 1-888-428-8326. All Rights Reserved. Routing Number: 324078721

Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government.

National Credit Union Administration, a U.S. Government Agency.

Granite Federal Credit Union NMLS # 582825 and RSSD ID: 427791 and its mortgage representatives are registered with [The National Mortgage Licensing System & Registry](#).

Web Development By [Wallin Web Solutions](#)