



FACTS

WHAT DOES GRANITE STATE 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?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security Number
- Name and Address
- Income
- Account Balances
- Transaction History
- Credit History and Credit Scores

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 State Credit Union chooses to share, and whether you can limit this sharing.

Reasons we can share your personal information	Does Granite State 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 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.	No	We don't share
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 nonaffiliates to market to you.	Yes	Yes

To limit our sharing

- Call 800-645-4728 and our menu will prompt you through your choices; **or**,
- E-mail us at members@gscu.org.

Please note:

If you are a *new* member, we can begin sharing your information immediately from the date you opened your account. When you are *no longer* our member, we continue to share your information as described in this notice.

However, you can contact us at any time to limit our sharing.

Questions?

Call 800-645-4728 or go to www.gscu.org.

Who we are

Who is providing this notice?	Granite State Credit Union
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What we do

How does Granite State Credit Union 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 restrict access to information about you to those employees who need to know that information to provide products or services to you.</p>
How does Granite State Credit Union collect my personal information?	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> ■ Open an Account ■ Apply for a Loan ■ Apply for any Credit Union Service ■ Use Your Debit Card ■ Provide Account Information ■ Make Deposits to or Withdrawals from Your Accounts <p>We also collect your personal information from others such as credit bureaus, affiliates, or other companies.</p>
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 nonaffiliates to market to you. <p>State laws and individual companies may give you additional rights to limit sharing.</p>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account - unless you tell us otherwise.

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>Granite State Credit Union does not have any affiliates.</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>Nonaffiliates we share with can include CUNA Mutual Group, IdentitySecure and LPL Financial Located at Granite State Credit Union.</i>
Joint Marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ■ <i>Our joint marketing partners include CUNA Mutual Group, IdentitySecure and LPL Financial Located at Granite State Credit Union.</i>