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Privacy Policy

GMCU Financial Privacy Notice

WHAT DOES GREATER MINNESOTA 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 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 and account balances - Checking Account information and credit card or other debt - Credit History and payment history <p>When you are no longer our 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 Greater Minnesota Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Greater Minnesota Credit Union share?	Can you limit this sharing?
For our everyday purposes - such as to process transactions, maintain your account(s), respond to court orders and legal investigations, or to 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	No	We don't share
For our affiliates' everyday purposes - information about your creditworthiness	No	We don't share
For our affiliates' to market to you	No	We don't share
For non affiliates to market to you	No	We don't share

Questions? Call 320.679.3863 or 800.808.2830 or go to www.gmcu.com

What we do

How does Greater Minnesota 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 restrict access to non-public personal information about you to those employees who need to know that information to provide products or services to you.
How does Greater Minnesota 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 or deposit money - Pay your bills or apply for a loan - Use your credit or debit card

personal 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 non affiliates to market to you <p>State law and individual companies may give you additional rights to limit sharing.</p>

Definitions

Affiliates	Companies related by common ownership or control. They may be financial and nonfinancial companies. <ul style="list-style-type: none"> - Greater Minnesota Credit Union has no affiliates
Non Affiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> - Non affiliates we share with can include insurances companies, government agencies, plastic card processors (credit/debit/ATM), financial statement publishers or printers, mortgage service companies, consumer reporting agencies, data processors, and check/share draft printers
Joint Marketing	A formal agreement between non affiliated financial companies that together market financial products and services to you. <ul style="list-style-type: none"> - Our joint marketing partners include advertising/marketing agencies, CUNA Mutual Group's MEMEBERCONNECT, loan recapture programs, and financial advisors

Other Important Information

Revised 10/10

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