FACTS	WHAT DOES GUARDIAN FEDERAL O DO WITH YOUR PERSONAL INFORM		
Why?	Financial companies choose how they s but not all sharing. Federal law also re Please read this notice carefully to under	quires us to tell you how we collect, sha	law gives consumers the right to limit some are, and protect your personal information.
What?	The types of personal information we co can include: Social Security number and che credit history and employment in income and payment history	cking account information;	r service you have with us. This information
How?	transactions, maintain customer account	nts, and report to credit bureaus. In the	un their everyday business – to process section below, we list the reasons financial an Federal Credit Union chooses to share,
Reasons we can share your pers	sonal information:	Does Guardian Federal Credit Union share?	Can you limit my sharing?
For our everyday business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, and 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	Yes
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 non affiliates' to market to you		No	We don't share
		share your information as described in thi	ne date we sent this notice. When you are s notice.
Questions?	Call toll-free 800-659-1850 or 757-397-1234	or go to <u>www.guardianfcu.org</u>	
Who we are			
Who is providing this notice?	Guardian Federal Credit Union		
What we do	•		
How does Guardian Federal Credit Union protect my personal information?		m unauthorized access and use, we use safeguards and secured files and buildir	security measures that comply with federal gs.
How does Guardian Federal Credit Union collect my personal information?	 We collect your personal information, for open an account or deposit more pay your bills or apply for a loar use your credit or debit card. We also collect your personal information 	ney;	filiates, or other companies.
Why can't I limit all sharing?	 Federal law gives you the right to limit of sharing for affiliates' everyday be affiliates from using your inform sharing for non affiliates to mark 	only ousiness purposes – information about yc ation to market to you;	ur creditworthiness;

Page 2

Affiliates:	Companies related by common ownership or control. They can be financial and nonfinancial companies.		
	✤ Guardian Federal Credit Union has no affiliates.		
Non affiliates:	Companies not related by common ownership or control. They can be financial and nonfinancial companies.		
	 Guardian Federal Credit Union does not share with non affiliates so they can market to you. 		
Joint marketing:	A formal agreement between nonaffiliated financial companies that together market financial products or services to you.		
	Our joint marketing partners include:		
	✓ CUNA Mutual		

Other Important Information

N/A