

FACTS

WHAT DOES GEAUGA CREDIT UNION, INC. 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?	<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, ▪ Payment history and transaction or loss history, ▪ Overdraft history and credit card or other debt, ▪ and checking account information <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 Geauga Credit Union, Inc. chooses to share; and whether you can limit this sharing.

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

Questions?	Call 800-333-5971
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What we do	
How does Geauga Credit Union, Inc. 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.
How does Geauga Credit Union, Inc. collect my personal information?	We collect your personal information, for example, when you: <ul style="list-style-type: none"> ▪ open an account or make deposits or withdrawals from your account ▪ apply for a loan or use your credit or debit card ▪ show your government-issued ID 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 nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.

Definitions

Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ▪ Geauga Credit Union, Inc. has no affiliates.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ▪ Geauga Credit Union, Inc. does not share with nonaffiliates so they can market to you.
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> ▪ Our joint marketing partners include: CUNA Mutual Group, Frost Financial Services, Inc., Woodside Mortgage Services, inc., and The Affinion Group with Hartford.