**FACTS** 

# WHAT DOES GREENVILLE 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 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 and Account Balances
- Wire Transfer Instructions and Credit History
- Transaction or Loss History and Credit Card or Other Debt

When you are *no longer* our customer, we continue to share your information as described in this notice.

### How?

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons **Greenville Federal Credit Union** chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Greenville 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	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 our affiliates to market to you	NO	WE DON'T SHARE
For non-affiliates to market to you	NO	WE DON'T SHARE

# To limit our sharing

■ Mail/Deliver the **form** below

# Please note:

If you are a *new* customer, we can begin sharing your information **30** days from the date we sent this notice. When you are *no longer* our customer, 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 1-800-336-6309 or go to the Internet: www.greenvillefcu.com

# Mail-in Form Do not share my personal information for joint marketing with other financial companies to market their products and services to me. Name Address City, State, Zip Account # Signature/Date Do not share my personal information for joint marketing with other financial companies to market their products and services to me. Mail/Deliver to: Greenville Federal Credit Union 1501 Wade Hampton Boulevard Greenville, SC 29609

What we do	
How does Greenville 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.
How does Greenville Federal Credit	We collect your personal information, for example, when you
Union collect my personal information?	<ul> <li>Open an Account or Make Deposits to or Withdrawals from Your Account</li> <li>Use Your Credit or Debit Card or Apply for a Loan</li> <li>Make a Wire Transfer</li> </ul>
	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> <li>sharing for affiliates' everyday business purposes—information about your creditworthiness</li> <li>affiliates from using your information to market to you</li> <li>sharing for non-affiliates to market to you</li> </ul>
	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 choice will apply to everyone on your account.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies.  • Greenville Federal Credit Union does not share with its affiliates
Non-affiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies.  Greenville Federal Credit Union does not share with non-affiliates so they can market to you
Joint marketing	A formal agreement between non-affiliated financial companies that together market financial products or services to you.  Greenville Federal Credit Union's joint marketing agreements include insurance companies

# **Other Important Information**

Notices and "Joint" relationships: Except where expressly required by applicable law, we will provide all notices to the person (member) listed first on any application, agreement, or other relevant document with us. The notice will be mailed to the address of record on an application, agreement, or other relevant document. If said person has agreed to receive electronic communications, then notices may be delivered in such manner. All 'joint' membership/account relationships, co-borrowers, and guarantors agree to the receipt and sufficiency of any notice or notification provided according to the terms of this paragraph.

<u>Modification</u>: The Credit Union reserves the right to modify, change, and amend this Privacy Statement at any time without notice other than as expressly required by applicable law.

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