

# FACTS

## WHAT DOES GREENVILLE FEDERAL CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?

<b>Why?</b>	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.
<b>What?</b>	<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"> <li>■ Social Security number and account balances</li> <li>■ wire transfer instructions and credit history</li> <li>■ transaction or loss history and credit card or other debt</li> </ul> <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
<b>How?</b>	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?
<b>For our everyday business purposes—</b> such as processing your transactions, maintaining your account(s), responding to court orders and legal investigations, or reporting to credit bureaus	Yes	No
<b>For our marketing purposes—</b> to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	Yes	Yes
<b>For our affiliates' everyday business purposes—</b> information about your transactions and experiences	No	We don't share
<b>For our affiliates' everyday business purposes—</b> information about your creditworthiness	No	We don't share
<b>For our affiliates to market to you</b>	No	We don't share
<b>For nonaffiliates to market to you</b>	No	We don't share

<b>To limit our sharing</b>	<ul style="list-style-type: none"> <li>■ Call <b>1-800-336-6309</b> — our menu will prompt you through your choice(s)</li> <li>■ Visit us online at <a href="http://www.greenvillefcu.com">www.greenvillefcu.com</a> or</li> <li>■ Mail the <b>form</b> below.</li> </ul> <p><b>Please note:</b></p> <p>If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>
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<b>Questions?</b>	Call 1-800-336-6309 or go to <a href="http://www.greenvillefcu.com">www.greenvillefcu.com</a>
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### Mail-in Form

<input type="checkbox"/> Do not share my personal information for joint marketing with other financial companies to market their products and services to me.	
<b>Name</b>	<b>Mail to:</b> Greenville Federal Credit Union 1501 Wade Hampton Blvd. Greenville, SC 29609
<b>Address</b>	
<b>City, State, Zip</b>	
<b>Account #</b>	
<b>Signature/Date</b>	

What we do	
<b>How does Greenville Federal Credit Union protect my personal information?</b>	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 secure files and buildings.
<b>How does Greenville Federal Credit Union collect my personal information?</b>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>■ open an account or make deposits 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> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
<b>Why can't I limit all sharing?</b>	<p>Federal law gives you the right to limit only.</p> <ul style="list-style-type: none"> <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 nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>
<b>What happens when I limit sharing for an account I hold jointly with someone else?</b>	Your choices will apply to everyone on your account.

Definitions	
<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>■ <i>Greenville Federal Credit Union does not share with our affiliates</i></li> </ul>
<b>Nonaffiliates</b>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>■ <i>Greenville Federal Credit Union does not share with nonaffiliates so they can market to you</i></li> </ul>
<b>Joint marketing</b>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>■ <i>Greenville Federal Credit Union's joint marketing agreements include insurance companies</i></li> </ul>

Other important information	
<p><b><u>Notices and "Joint" Relationships:</u></b> 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 noted for said person on the application, agreement, or other document. If this person (member) has agreed to receive notices and disclosures electronically, then we can send all such notices and notifications, to the e-mail or Internet address provided by said person; or we shall post or otherwise give notice by posting a notice, providing a link, or using such other electronic methods authorized under applicable laws and/or regulations. All joint owners, borrowers, and guarantors agree to the receipt and sufficiency of any notice or notification sent according to this paragraph.</p>	
<p><b><u>Modification:</u></b> The Credit Union reserves the right to modify, change, or amend this Privacy Policy and Agreement at any time without notice other than as expressly required by applicable law.</p>	
<p><b><u>What members can do to help:</u></b> Protect your account numbers, card numbers, PINs (personal identification numbers), and passwords. In particular, never keep your PIN with your debit card or credit card, as that makes you vulnerable in the event you lose your card, or your card is stolen. Use caution in revealing account numbers, social security numbers, etc. to other persons. If a caller tells you he/she is calling you on behalf of the credit union and asks for your account number, you should beware. Legitimate credit union staff would already have access to that information. The credit union must have current information about how to reach you. If we detect potentially fraudulent use of your account, we will attempt to contact you immediately. If your address or phone number changes, please let us know.</p>	
<p><b><u>Protecting Children.</u></b> We do not knowingly solicit or collect data from children, and we do not knowingly market to children online. We recognize that protecting children's identities and online privacy is important and that responsibility rests with us and with parents.</p>	