

GREAT LAKES MEMBERS CREDIT UNION PRIVACY POLICY

FACTS	WHAT DOES GREAT LAKES MEMBERS 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 includes: <ul style="list-style-type: none"> • Name, address, Social Security number, and income • Account balances and transaction history • Credit History and credit scores When you are no longer our member, we will not share your information except as permitted or required by law as described in this notice.
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 Great Lakes Members Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Great Lakes Members 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 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 313-274-5030 or send us an email at info@glmcu.org or write to us at Great Lakes Members Credit Union, 22720 Michigan Ave., Dearborn, MI 48124-2073
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Who is providing this notice?	Great Lakes Members Credit Union
How does Great Lakes Members 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 also restrict access to nonpublic personal information about those employees and volunteers who need to know information to provide products or services to you.
How does Great Lakes Members Credit Union collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> • Open an account or apply for a loan • Apply for any credit union service • You visit our website, provide us with information on any online application or transaction or you send to us by email • Use your credit or debit card to pay bills • Make deposits or withdrawals from your accounts We also collect your personal information from others, including credit bureaus or other companies.
Why can't I limit my sharing?	Federal law only gives you the right to limit information sharing as follows: <ul style="list-style-type: none"> • Sharing for affiliates' everyday business purposes - information about your credit worthiness • 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

Definitions	
Affiliates	Companies related by common ownership control. They can be financial or nonfinancial companies.
Nonaffiliated	Companies not related by common ownership or control. They can be financial or nonfinancial companies. Great lakes Members Credit Union does not share with nonaffiliates so they can market to you, except for our joint marketing arrangements.
Joint Marketing	A formal agreement between Great Lakes Members Credit Union and a nonaffiliated financial company where we jointly, market financial products or services to you. Our joint marketing partners include financial service providers.