

FACTS

WHAT DOES GENERAL ELECTRIC 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, name, address, and income
- Payment, transaction, and account history
- Credit history and credit scores

How?

All financial companies need to share customers'/members' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers'/members' personal information; the reasons General Electric Credit Union (GECU) chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does GECU 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	Yes	Yes
For our affiliates to market to you	Yes	Yes
For non-affiliates to market to you	Yes	Yes

To limit our sharing

- Call Member Services at: 513.243.4328/800.542.7093.
- Email Member Services at: memberservices@gecreditunion.org.
- Visit any GECU location.

Please note: If you are a new member, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer our member, 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 513.243.4328/800.542.7093 or go to: gecreditunion.org



**General Electric
Credit Union**

Who are we

Who is providing this notice?	General Electric Credit Union (GECU)
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What we do

How does GECU protect my personal information?	<p>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.</p> <p>We restrict access to non-public personal information about you to those employees who have a specific business purpose in utilizing your data. Our employees are trained on the importance of maintaining confidentiality and member privacy. We maintain physical, electronic, and procedural safeguards that comply with federal regulations and leading industry practices to safeguard your non-public personal information.</p>
How does GECU collect my personal information?	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none">• Open an account or apply for a loan• Make deposits or withdrawals from your account• Show your government issued ID or use your credit or debit card <p>We also collect your personal information from others such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only:</p> <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 non-affiliates to market to you.
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	<p>Companies related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none">• Our affiliate is a financial company, CUSO (Credit Union Service Organization) Corp., a wholly-owned subsidiary of General Electric Credit Union.
Non-affiliates	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none">• Non-affiliates we share with can include companies such as: credit bureaus, data processors, credit and debit card processing networks, broker-dealers, and mailing and distribution services.
Joint Marketing	<p>A formal agreement between non-affiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none">• Our joint marketing partners include companies that provide insurance products such as Accidental Death and Dismemberment and Guaranteed Asset Protection Insurance.