

FACTS

WHAT DOES GARDINER FEDERAL CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?

Rev. 5/16

Why?

Financial companies choose how they share your information. Federal law gives members 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 products or services you have with us. This information can include:

- Social Security number and income
- Account balances and payment history
- Credit history and credit score

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 Gardiner Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Gardiner FCU 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	YES
For joint marketing with other financial companies	YES	YES
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 nonaffiliates to market to you	YES	YES

To limit our sharing

- Call 207-582-2676
- Visit us online at www.gardinerfcu.org
- Mail us the form below

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 207-582-2676 or go to www.gardinerfcu.org

Mail-in Form

Leave blank

or if you have a joint account, your choice(s) will apply to everyone unless you mark below.

- Apply my choices only to me

Mark any/all you want to limit.

- Do not use my personal information to market products or services to me.
- Do not share information about my creditworthiness with your affiliates for their everyday business purposes.
- Do not allow your affiliates to use my personal information to market to me.
- Do not share my personal information with nonaffiliates to market their products and services to me.

Name _____

Address _____

City, State, Zip _____

Mail to: Gardiner FCU • 420 Brunswick Avenue • Gardiner, ME 04345

What we do

<p>How does Gardiner Federal Credit Union protect my personal information?</p>	<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 nonpublic personal information about you to persons who need to know that personal information to provide products or services to you.</p>
<p>How does Gardiner Federal Credit Union collect my personal information?</p>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ▪ Open an account or deposit money ▪ Pay your bills or apply for a loan ▪ Use your credit or debit card <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
<p>Why can't I limit all sharing?</p>	<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 nonaffiliates to market to you
<p>What happens when I limit sharing for an account I hold jointly?</p>	<p>Your choices will apply to everyone on your account— unless you tell us otherwise.</p>

Definitions

<p>Affiliates</p>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies. <i>Our affiliates include financial and nonfinancial companies and others such as: Maine Credit Union League, Insurance Trust, Tricorp FCU, CUNA</i></p>
<p>Nonaffiliates</p>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies. <i>Nonaffiliates we share with can include mortgage companies, insurance companies, direct marketing companies, and nonprofit organizations such as: Synergent, NDBS, Equinox Financial & Insurance Services, CUNA Mutual Group, CUSO Home Lending, Acensus, Harland Clarke, Real Estate Appraisers, Attorneys at Law, Auditors, Government Agencies, Credit Reporting Agencies.</i></p>
<p>Joint marketing</p>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <i>Our joint marketing partners include companies such as: NDBS, Equinox Financial & Insurance Services, CUNA Mutual Group, CUSO Home Lending, Harland Clarke</i></p>

