PRIVACY POLICY

GraCo Federal Credit Union

Revised 2-8-2011

FACTS	WHAT DOES GRACO FEDERAL CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?
WHY?	Financial companies choose how they share you r 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 * account balances, transaction history, and payment history * credit history and credit scores
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 GraCo FCU chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does GraCo 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 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 For our affiliates' everyday business purposes – Information about your creditworthiness	NO	We don't share
	NO	We don't share
For non-affiliates to market to you	NO	We don't share

TO LIMIT OUR SHARING	Please mail in the completed form below 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 989-463-1247

MAIL-IN FORM		
Mark any/all you want to limit: ☐ Do not share my personal information with other financial companies to jointly market to me.		
NAME		MAIL TO:
ADDRESS Include City, State, and Zip		GraCo Federal Credit Union 305 W Downie St Alma, MI 48801
ACCOUNT #(S)		

Who we are Who is providing this notice?	GraCo Federal Credit Union
What we do	
How does GraCo FCU 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. At GraCo Federal Credit Union, we protect member privacy by ensuring that only employees who have a business reason for knowing information have access to it.
How does GraCo FCU collect my personal information?	We collect your personal information, for example, when you * open an account or make a deposit or withdrawal from your account * pay your bills or apply for a loan or other service * use your credit, debit, or ATM card We also collect your personal information from others, such as credit bureaus, affiliates, and other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only * 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 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 choices will apply to everyone on the account specified.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and non-financial companies. * GraCo FCU has no affiliates Companies not related by common ownership or control. They can be financial and non-financial companies. * GraCo FCU does not share with non-affiliates so they can market to you. A formal agreement between non-affiliated financial companies that together market financial products or services to you.
Non-Affiliates	
Joint Marketing	* Insurance companies