

# Your Privacy is Important To Us.

You provide important personal information about yourself to a variety of businesses and organizations, including Greater Nevada Credit Union. This information is important because it helps us get a better understanding of your needs, provide better service and complete your transactions more effectively.

We realize that along with gathering information comes responsibility. That's why we've developed privacy policies by which we operate. These policies outline how we use and safeguard the information that's given to us. For this reason, we ask you to please read the following information carefully.

PRIVACY



## YOUR PRIVACY IS IMPORTANT TO US

You provide important information about yourself to a variety of businesses and organizations. The same is true when you do business with our financial institution. You're asked to provide us with certain personal information that helps us give you better service and complete your transactions more effectively. We work diligently to safeguard the information you give to us. In fact, we developed the following policies to ensure you confidentiality and maintain your confidence in our institution. These policies detail the strict standards we have in place. For this reason we ask that you please read the following information carefully.

### NOTICE OF YOUR FINANCIAL PRIVACY RIGHTS

**We, our,** and **us,** when used in this notice, mean Greater Nevada Credit Union.

This is our privacy notice for our members. When we use the words "you" and "your" we mean the following types of members:

- Our consumer members who have a continuing relationship by purchasing or holding financial products or services such as a(n):
  - Share account
  - Loan account
  - Credit card account
  - Safe deposit box
  - Retail installment contract we hold and service
  - Financial, investment, or economic advisory services
  - Mortgage brokerage services
  - Other financial products and services offered by or through Greater Nevada Credit Union
- Former members

We will tell you the sources of the information we collect about you. We will tell you what measures we take to secure that information.

We will tell you what information we share about you with other entities. We will explain what your rights are, and how you can exercise them. If you share an account relationship with someone else, such as a joint account holder or co-borrower, we suggest that you share this information with such persons to ensure that each of you is aware of our policy and your options. We first define some terms.

**Nonpublic personal information** means information about you that we collect in connection with providing a financial product or service to you. Nonpublic personal information does not include information that is available from public sources, such as telephone directories or government records. Hereafter, we will use the term "*information*" to mean nonpublic personal information as defined in this section.

An **affiliate** is a company we own or control. A **nonaffiliated third party** is a person we do not employ or a company that is not an affiliate of ours. This is also known as nonaffiliated third party, or simply, an "*other party.*"

**Opt out** means a choice you can make to prevent certain sharing of information. We will explain how you can exercise this choice.

### THE INFORMATION WE COLLECT

We collect information about you from the following sources:

- Information you give us on applications or other forms
- Information about your transactions with us
- Information about your transactions with other parties
- Information from a consumer reporting agency

### THE CONFIDENTIALITY, SECURITY, AND INTEGRITY OF YOUR INFORMATION

We restrict access to information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards to protect this information.

### YOUR INFORMATION AND OUR AFFILIATES

We may disclose information about you to our affiliates. Here are the kinds of information and the source of that information:

- Transaction and experience information from our account records:
- Information about your transactions and experience with us, such as:
    - Name
    - Address
    - Account balances
    - Account activity
    - Types of accounts
    - Parties to the transaction
    - Credit card usage
    - Payment history
    - Deposit history

Federal law allows us to disclose the information listed above with our affiliates. You do not have a right to opt out of the disclosure of this information.

Other information not taken from transactions and experience:

- Information you give us on an application or other forms, such as:
  - Social Security Number
  - Assets
  - Income
- Information we receive from a credit reporting agency, such as:
  - Creditworthiness
  - Credit history

You may opt out of the disclosure of the information listed above.

### Types Of Affiliates

We may disclose information about you to the following types of affiliates:

- Financial service providers, such as:
  - Greater Nevada LLC

### Reasons For Disclosure

We may disclose information about you to our affiliates to evaluate our total relationship with you and our family of companies and provide you with the best product or service offerings.

## YOUR INFORMATION AND OTHER PARTIES

In addition to our policy with respect to affiliates, we may disclose information to other parties. Here are the kinds of information we disclose to these other parties:

- Information you give us on an application or other forms, such as:
  - Name
  - Address
  - Social Security Number
- Information about your transactions with us, such as:
  - Account balances
  - Types of accounts

You may opt out of the disclosure of the information listed above.

### State Limitations

AL, AK, CA, ID and VT - We will not share this information about members who reside in Alabama, Alaska, California, Idaho or Vermont.

MA, MS and NJ - We will not share any information derived from share relationships with us about members who reside in Massachusetts, Mississippi or New Jersey. If you have a loan account or other member relationship in addition to a share account relationship, and you do not want us to share this information about you, you should opt out using a method described below.

### Types of Other Parties

We may disclose information about you to the following types of other parties:

- Financial service providers, such as:
  - Securities broker-dealers
  - Insurance agents

We may also disclose information about you to other parties as permitted by law.

### Reasons For Disclosing

We may disclose information about you to other parties to evaluate our total relationship with you and our family of companies and give you the best price that relationship deserves.

### INFORMATION ABOUT FORMER MEMBERS

We have the same policy about disclosing information about former members as we do about current members.

### AUTHORIZED SHARING - JOINT MARKETING

We may disclose the following information to other financial institutions with whom we have joint marketing agreements:

- Information you give us on an application or other forms, such as:
  - Name
  - Address
- Information about your transactions with us, such as:
  - Account balances
  - Types of accounts

We disclose the information listed above with other financial institutions with whom we have joint marketing agreements. You do not have a right to opt out of the disclosure of this information.

### State Limitations

AL, AK, CA, ID and VT - We will not share this information about members who reside in Alabama, Alaska, California, Idaho or Vermont.

MA, MS and NJ - We will not share any information derived from share relationships with us about members who reside in Massachusetts, Mississippi or New Jersey.

### Types of Businesses

We may disclose information pursuant to joint marketing agreements to the following types of businesses:

- Financial service providers, such as:
  - Insurance agents
  - Credit card company having a partnership with Greater Nevada Credit Union

### Reasons For Disclosing

We may disclose information about you to other financial institutions with whom we have joint marketing agreements to provide you with information about additional products and services.

### YOUR RIGHT TO BLOCK THE DISCLOSURE OF YOUR INFORMATION

**Affiliates.** We are permitted to disclose information about our transactions or experiences with you to affiliates. You do not have the right to opt out of the disclosure of this particular type of information. We may also disclose *other* information to our affiliates (that is, information beyond our transactions and experiences with you), unless you tell us to not disclose this *other* information.

**Other Parties.** If you do not want us to share your information with other parties, you can block the release of certain information. This is known as your right to “opt out.”

Your decision to block the disclosure of your information will apply to information collected from all products and services you receive from us. Remember, though, that your opt out will not apply to information we share that is related to your actual transaction and experience with one of us, which we make available to our affiliates.

If you have obtained one or more products or services jointly, an opt out instruction by any party will be effective for all of that party’s information we have collected and for all information collected in conjunction with the product or service for all other joint parties. If one of you chooses to opt out, no information we have collected about you will be shared, nor will we share information about any other joint party collected in conjunction with the product or service.

**If you previously sent us an opt out, then we will continue to apply your instruction to the information you asked us not to share. You do not need to return another opt out form.**

**If you wish to opt out of the disclosure of your information, you may do so by checking the appropriate box(es) on the Opt Out Notice that you received with this notice and returning it to us at this address:**

Greater Nevada Credit Union  
P.O. Box 2128  
Carson City, Nevada 89702

You may also opt out electronically at our website [gncu.org](http://gncu.org).



CUT HERE



### YOU HAVE THE RIGHT TO CHOOSE

In this notice, we have explained our policy about the disclosure of certain information.

**Affiliates.** We have explained the kinds of information we may disclose to our affiliates. We have also explained the kinds of affiliates with whom we may disclose the information. If you prefer that we do not disclose information to our affiliates you may opt out of those disclosures, that is, you may direct us not to make those disclosures (other than the disclosures permitted by law).

**Other Parties.** We have explained the kinds of information we may disclose to other parties. We have also explained the kinds of other parties with whom we may disclose the information. If you prefer that we do not disclose information to these other parties, you may opt out of those disclosures, that is, you may direct us not to make those disclosures (other than the disclosures permitted by law).

Your decision to block the disclosure of your information will apply to information collected from all products and services you receive from us. Remember, though, that your opt out will not apply to information we share that is related to your actual transaction and experience with one of us, which we make available to our affiliates.

If you have obtained one or more products or services jointly, an opt out instruction by any party will be effective for all of that party’s information we have collected and for all information collected in conjunction with the product or service for all other joint parties. If one of you chooses to opt out, no information we have collected about you will be shared, nor will we share information about any other joint party collected in conjunction with the product or service.

**If you previously sent us an opt out, then we will continue to apply your instruction to the information you asked us not to share. You do not need to return another opt out form.**

**If you wish to opt out of the disclosure of your information, you may do so by checking the appropriate box(es) below and returning this form to us at this address:**

Greater Nevada Credit Union  
P.O. Box 2128  
Carson City, Nevada 89702

Do not share my information, other than information relating to your transactions and experiences with me, with your affiliates.

Do not share my information with nonaffiliated third parties.

You may also opt out electronically at our website [gncu.org](http://gncu.org).

Signature

Name(s) PRINT

Account Number(s)

Street Address Apt#

City, State, ZIP

Please provide all requested information to ensure processing of your opt-out request.

# SERVING YOU SINCE 1949!

### Phone Numbers

Carson/Douglas/Dayton:	(775) 882-2060
Reno/Sparks/Spanish Springs:	(775) 334-8600
Toll-Free:	(800) 421-6674
24-Hour Phone Activated Teller (P.A.T.):	(775) 885-0924
or call (800) 421-6674, press *, press 1	
After-Hours Loan Applications:	(877) 622-7330
Greater Nevada Mortgage Services:	(775) 888-6999
Greater Nevada Financial Services:	(775) 886-1468

### Greater Nevada Branch Locations

#### Carson City

451 Eagle Station Lane  
Carson City, NV 89701

4131 North Carson Street  
Carson City, NV 89706

911 East Second Street  
Carson City, NV 89701

1111 North Saliman Road  
Carson City, NV 89701

#### Dayton

555 Highway 50 East  
Dayton, NV 89403

#### Reno

6745 Sierra Center Parkway  
Reno, NV 89511

#### Spanish Springs

1101 Los Altos Parkway  
Sparks, NV 89436

#### Sparks

1255 North McCarran Blvd.  
Sparks, NV 89431

#### Minden

1545 Highway 395  
Minden, NV 89423

#### West Wendover

900 North Alpine Street  
West Wendover, NV 89883

#### Ely

1008 Highway 6  
Ely, NV 89301

### Web Site

[gncu.org](http://gncu.org)

