



**FACTS** **WHAT DOES GREATER NEVADA CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?**

<b>Why?</b>	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.	
<b>What?</b>	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> <li>◆ Social Security number</li> <li>◆ Account balances</li> <li>◆ Payment history</li> <li>◆ Transaction or loss history</li> <li>◆ Credit history</li> <li>◆ Credit scores</li> </ul>	
<b>How?</b>	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 Greater Nevada Credit Union chooses to share; and whether you can limit this sharing.	
	<b>Reasons we can share your personal information</b>	<b>Does Greater Nevada Credit Union share?</b>
	<b>For our everyday business purposes -</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes
	<b>For our marketing purposes -</b> to offer our products and services to you	Yes
	<b>For joint marketing with other financial companies</b>	Yes
	<b>For our affiliates' everyday business purposes -</b> information about your transactions and experiences	Yes
	<b>For our affiliates' everyday business purposes -</b> information about your creditworthiness	Yes
	<b>For our affiliates to market to you</b>	Yes
	<b>For nonaffiliates to market to you</b>	No
		<b>Can you limit this sharing?</b>
		No
		No
		No
		Yes
		Yes
		We don't share
<b>To limit our sharing</b>	<ul style="list-style-type: none"> <li>◆ Call Toll-free (800) 421-6674 - our menu will prompt you through your choice(s)</li> <li>◆ Visit us online: <a href="http://www.gncu.org">www.gncu.org</a></li> <li>◆ Mail the form below</li> </ul> <p><b>Please note:</b> If you are a <i>new</i> member, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> a member, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.</p>	
<b>Questions?</b>	Call toll-free (800)421-6674 or go to <a href="http://www.gncu.org">www.gncu.org</a>	

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<b>Mail in Form</b>	
<p><b>Mark any/all you want to limit:</b></p> <p><input type="checkbox"/> Do not share information about my creditworthiness with your affiliates for their everyday business purposes.</p> <p><input type="checkbox"/> Do not allow your affiliates to use my personal information to market to me.</p>	
<b>Name</b>	
<b>Address</b>	
<b>City, State, ZIP</b>	
<b>Account #</b>	
<p><b>Mail to:</b> GNCU Attn: Operations Dept. 451 Eagle Station Lane Carson City, NV 89701</p>	

What We Do	
<b>How does Greater Nevada Credit Union protect my personal information?</b>	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 maintain other physical, electronic and procedural safeguards to protect this information and we limit access to information to those employees for whom access is appropriate.
<b>How does Greater Nevada Credit Union collect my personal information?</b>	We collect your personal information, for example, when you <ul style="list-style-type: none"> <li>◆ Open an account</li> <li>◆ Apply for a loan</li> <li>◆ Make deposits or withdrawals from your account</li> <li>◆ Give us your income information</li> <li>◆ Show your government-issued ID</li> </ul> We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
<b>Why can't I limit all sharing?</b>	Federal law gives you the right to limit only <ul style="list-style-type: none"> <li>◆ sharing for affiliates' everyday business purposes - information about your creditworthiness</li> <li>◆ affiliates from using your information to market to you</li> <li>◆ sharing for nonaffiliates to market to you</li> </ul> State laws and individual companies may give you additional rights to limit sharing.
<b>What happens when I limit sharing for an account I hold jointly with someone else?</b>	Your choices will apply to everyone on your account.
Definitions	
<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> <li>◆ <i>Our affiliates include:</i> <ul style="list-style-type: none"> <li>◆ <i>Financial companies such as: Greater Nevada, LLC., Greater Nevada Financial Group</i></li> <li>◆ <i>Nonfinancial companies.</i></li> </ul> </li> </ul>
<b>Nonaffiliates</b>	Companies not related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> <li>◆ <i>Greater Nevada Credit Union does not share with nonaffiliates so they can market to you.</i></li> </ul>
<b>Joint Marketing</b>	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> <li>◆ <i>Our joint marketing partners include insurance companies and financial service providers</i></li> </ul>