

FACTS

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

Why? Financial companies choose how they share your personal 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 product or service you have with us. This information can include:

- Name, address, telephone number, and email address
- Social Security number, assets, and income
- Account type, account balance, payment history, and account usage
- Credit history and credit score

How? All financial companies need to share personal information to run their everyday business. In the section below, we list the reasons financial companies can share their personal information; the reasons Glendale Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Glendale Federal Credit Union 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	No	We Don't Share
For our affiliates' everyday business purposes — information about your creditworthiness	No	We Don't Share
For our affiliates to market to you	No	We Don't Share
For nonaffiliates to market to you	Yes	Yes

To limit our sharing

- Call (866) 444-6714 our system will prompt you through your choices;
- Visit our website at <https://www.glendalefcu.org/services-tools/helpful-tools/disclosures.html>
- Mail the form below

Please note: If you are a *new* member, we can begin sharing your information 45 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 (866) 444-6714.

Mail-In Form

Mark any/all you want to limit:

Do not share my personal information with other financial institutions to jointly market to me.

Do not share my personal information with nonaffiliates to market their products and services to me.

Name: _____	Mail To: Glendale Federal Credit Union PO BOX 10820 Glendale, CA 91209-0820
Address: _____	
City: _____	

State: _____
Zip: _____

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Who we are	
Who is providing this notice?	Glendale Federal Credit Union
What we do	
How does Glendale Federal Credit Union 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.
How does Glendale Federal Credit Union collect my personal information?	We collect your personal information, for example, when you: <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 We also collect your personal information from others, such as credit bureaus or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only: <ul style="list-style-type: none"> • Sharing for affiliates' everyday business purposes—information about your creditworthiness (we do not have affiliates). • Affiliates from using your information to market to you (we do not have affiliates). • Sharing for nonaffiliates to market to you. State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.
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	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • <i>We do not have affiliates.</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • <i>Nonaffiliates we share with can include insurance companies, direct marketing companies, statement printers, and mailing houses.</i>
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> • <i>Our joint marketing partners include insurance companies.</i>
Other important information	
California law provides additional privacy protections and requires that we also provide you with the enclosed notice, "IMPORTANT PRIVACY CHOICES FOR CONSUMERS." Complete the enclosed Notice to further restrict us from sharing personal and financial information with outside companies that we do business with.	