

FACTS

WHAT DOES GEORGIA UNITED CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?

Why?

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.

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 and transaction history
- account balances and payment history
- credit history and credit scores

When you are no longer our member, we continue to share your information as described in this notice.

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 Georgia United Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Georgia United 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 transaction 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

Please visit gucu.org and log into Online Banking. Select the **Services** tab, and in the drop-down menu click **Privacy Opt-Out/In**. Update your preferences and click **Submit** to save. Contact us at 888.493.4328 or 770.476.6400.

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 toll free 888.493.4328 or 770.476.6400.

Who we are

Who is providing this notice

This notice is provided by Georgia United Credit Union.

What we do

How does Georgia United 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 Georgia United Credit Union collect my personal information?	We collect your personal information, for example, when you - Open an account or provide account information - Deposit money or apply for a loan - Use your credit or debit card We also collect your personal information from others, such as credit bureaus, affiliates, or 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 nonaffiliates 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 your account.

Definitions

Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. - <i>Georgia United Credit Union has no affiliates</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. - <i>Non-affiliates we share with can include insurance, broker/securities companies and the Georgia United Credit Union Foundation</i>
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. - <i>Our joint marketing partners can include insurance, broker/securities companies and other financial companies</i>

Other important information

Do you Collect Information on My Children?

Yes. However, we respect the privacy of children and do not collect any more information than necessary to enable them to participate in the activities we offer at our website. We do not allow other organizations to collect personal information from children and do not have any agreements with outside organizations to collect information at our site.

We collect the following information:

- Email Address
- Account Numbers
- Passwords
- Security Questions

The information that we collect from children is used:

- To fulfill a requested transaction;
- To notify club members about upcoming special events;
- To access Online Banking or E-Statement services.

We will obtain parental consent before collecting information on your child, and you can review the information we have collected from your child online; prevent the further use or maintenance of that information, or direct the deletion of that information by notifying us:

By phone: 888.493.4328

The Children's Online Privacy Protection Act is the federal law governing child on-line privacy; it protects children under age 13. For more information on COPPA, visit <http://www.ftc.gov/privacy/privacyinitiatives/childrens.html>.

Notice for California Residents: If you are a California resident, please refer to our California Consumer Privacy Notice located at gucu.org/ccpa for additional information about your rights under the California Consumer Privacy Act of 2018.