



Privacy Notice

Revised June 2018

FACTS	What Does Global 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?	<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"> • Social Security number and income • Account balances and payment history • Credit history and credit scores <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>	
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 Global Credit Union chooses to share; and whether you can limit this sharing.	
	Reasons we can share your personal information	Does Global Credit Union share?
	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	Y
	For our marketing purposes – To offer our products and services to you	Y
	For joint marketing with other financial companies	Y
	For our affiliates' everyday business purposes – information about your transactions and experiences	N
	For our affiliates' everyday business purposes – information about your creditworthiness	N
	For non-affiliates to market to you	N
		Can you limit this sharing?
		N
		N
		N
		We don't share
		We don't share
		We don't share

Questions?	Call 509.455.4700 or 800.676.4562 (U.S.) or 800-87-3004 (Italy) or visit www.globalcu.org .
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What we do	
How does Global 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 Global Credit Union collect my personal information?	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> • Open an account • Apply for a loan • Use your credit or debit card • Provide account information • Give us your contact information <p>We also collect your personal information from others such as credit bureaus and other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only:</p> <ul style="list-style-type: none"> • Sharing for affiliates' everyday business purposes – information about your credit worthiness • Affiliates from using your information to market to you • Sharing for non-affiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> • <i>Global Credit Union has no affiliates</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> • <i>Global Credit Union does not share with nonaffiliates so they can market to you</i>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <p><i>Our joint marketing companies include:</i></p> <ul style="list-style-type: none"> • <i>Insurance companies</i>