

**FACTS****WHAT DOES GREAT LAKES 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      ■ Income
- Account Balances            ■ Transaction history
- Credit history                 ■ Credit scores

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

**How?**

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

Reasons we can share your personal information	Does GLCU share?	Can you limit this sharing?
<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	<b>YES</b>	<b>NO</b>
<b>For our marketing purposes—</b> to offer our products and services to you	<b>YES</b>	<b>NO</b>
<b>For joint marketing with other financial companies</b>	<b>YES</b>	<b>NO</b>
<b>For our affiliates' everyday business purposes—</b> information about your transactions and experiences	<b>YES</b>	<b>YES</b>
<b>For our affiliates' everyday business purposes—</b> information about your creditworthiness	<b>YES</b>	<b>YES</b>
<b>For nonaffiliates to market to you</b>	<b>NO</b>	<b>N/A</b>

**Questions?**

Call (800) 982-7850 or go to [www.glcu.org](http://www.glcu.org)

Who we are	
Who is providing this notice?	Great Lakes Credit Union
What we do	
How does Great Lakes Credit Union protect my personal information?	<p>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.</p> <p><b>GLCU only partners with businesses that follow strict confidentiality requirements. We will not disclose information about accounts or transactions to outside parties unless there is appropriate legal or business justification.</b></p>
How does Great Lakes Credit Union collect my personal information?	<p><b>We collect your personal information, for example, when you</b></p> <ul style="list-style-type: none"> <li>■ Open an account</li> <li>■ Pay your bills</li> <li>■ Apply for a loan</li> <li>■ Show your government-issued ID</li> <li>■ Make deposits or withdrawals from your account</li> </ul> <p><b>We also collect your personal information from others such as:</b></p> <ul style="list-style-type: none"> <li>■ Credit Bureaus</li> <li>■ Affiliates</li> <li>■ Other companies</li> </ul>
Why can't I limit all sharing?	<p><b>Federal law gives you the right to limit only</b></p> <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> <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 nonfinancial companies.</p> <p>■ <i>GLCU Foundation for Financial Empowerment, Mortgage Forward LLC, GLCU Insurance Services LLC, National Credit Union Insurance Alliance</i></p>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <p>■ <i>Great Lakes Credit Union does not share with nonaffiliates so they can market to you, except for our joint marketing arrangements</i></p>
Joint Marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <p><i>Joint marketing partners include insurance companies, debit card companies, mortgage companies, investment and brokerage firms, and other types of financial product and services companies.</i></p>
Other Important Information	
<p>If after reading this notice you have any questions, please contact GLCU at (800) 982-7850 or you may write to:  <b>Great Lakes Credit Union</b>  <b>Attn: Privacy Policy</b>  <b>P.O. Box 1289</b>  <b>Bannockburn, IL 60015</b></p> <p>For more information about our Privacy Policy and practices, please refer to <a href="http://www.glcu.org/privacy/">www.glcu.org/privacy/</a> and California Residence - We share information in accordance with California law. Please refer to <a href="http://www.glcu.org/ccpa/">www.glcu.org/ccpa/</a></p>	