



Privacy Notice

Revised February 2013

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?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none">• Social Security number and income• Account balances and payment history• Credit history and credit scores	
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?	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	Y	N
For our marketing purposes – To offer our products and services to you	Y	N
For joint marketing with other financial companies	Y	N
For our affiliates' everyday business purposes – information about your transactions and experiences	N	Y
For our affiliates' everyday business purposes – information about your creditworthiness	N	Y
For our affiliates to market to you	N	Y
For non-affiliates to market to you	N	Y
Questions?	Call 509.455.4700 or 800.676.4562 or visit www.globalcu.org .	

Who we are	
Who is providing this notice?	Global Credit Union
What we do	
How does Global 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:</p> <ul style="list-style-type: none"> • Physical, electronic and procedural safeguards that comply with federal regulations • Restricting access to those employees who need to know that information to provide you with products and services
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 or additional products • Apply for a loan • Use your credit or debit card • We also collect your personal information from other companies
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>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choice will apply to everyone on your account.
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and non-financial companies.
Non-affiliates	<p>Companies not related by common ownership or control. They can be financial and non-financial companies such as:</p> <ul style="list-style-type: none"> • Consumer reporting agencies • Data processors, • Check/share draft printers • Financial statement printers • Plastic card processors • Mail houses
Joint marketing	<p>A formal agreement between non-affiliated financial companies that together market financial products or services to you such as:</p> <ul style="list-style-type: none"> • Insurance companies