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FACTS	WHAT DOES GREATER NEVADA 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 ◆ Account balances ◆ Payment history ◆ Transaction or loss history ◆ Credit history ◆ 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 Greater Nevada Credit Union chooses to share, and whether you can limit this sharing.

Reasons we can share your personal information:	Does Greater Nevada 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	No
For our affiliates' everyday business purposes - information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes - information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	No	We don't share

To limit our sharing	◆ Call Toll-free (800) 421-6674 Option 9 - our menu will prompt you through your choice(s) ◆ Visit us online: www.gncu.org OR www.gncu.org/privacy-policy-disclosures/gncu-member-information-sharing-opt-out-requests/ **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* a 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 (800)421-6674 or go to www.gncu.org

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What We Do	
How does Greater Nevada 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. We also maintain other physical, electronic and procedural safeguards to protect this information and we limit access to information to those employees for whom access is appropriate.
How does Greater Nevada Credit Union collect my personal information?	We collect your personal information, for example, when you: ◆ Open an account ◆ Apply for a loan ◆ Make deposits or withdrawals from your account ◆ Give us your income information ◆ Show your government-issued ID 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. 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 non-financial companies.
	◆ *Our affiliates include:*
	  ◆ *Financial companies such as: Greater Nevada, LLC., Greater Nevada Financial Group, and Greater Commercial Lending*
	  ◆ *Nonfinancial companies.*

Nonaffiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. ◆ *Greater Nevada Credit Union does not share with nonaffiliates for marketing activities.*
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. ◆ *Our joint marketing partners include insurance companies, credit card companies, and financial service providers.*

Other Important Information

For Alaska, Illinois, Maryland and North Dakota Members. We will not share personal information with nonaffiliates either for them to market to you or for joint marketing - without your authorization.

For California Members. We will not share personal information with nonaffiliates either for them to market to you or for joint marketing - without your authorization. We will also limit our sharing of personal information about you with our affiliates to comply with all California privacy laws that apply to us.

For Massachusetts, Mississippi and New Jersey Members. We will not share personal information from deposit or share relationships with nonaffiliates either for them to market to you or for joint marketing - without your authorization.

For Vermont Members.

- We will not disclose information about your creditworthiness to our affiliates and will not disclose your personal information, financial information, credit report, or health information to nonaffiliated third parties to market to you, other than as permitted by Vermont law, unless you authorize us to make those disclosures.
- Additional information concerning our privacy policies can be found at www.gncu.org or call (800)421-6674.