

PRIVACY POLICY

FACTS

WHAT DOES GOLD 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 income
- 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 consumers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their consumers' personal information; the reasons GOLD Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does GOLD 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 transactions and experiences	NO	We Don't Share
For our affiliates' everyday business purposes— information about your creditworthiness	NO	We Don't Share
For non-affiliates to market to you	NO	We Don't Share

To Limit Our Sharing

To limit our sharing specifically with select insurance companies that we partner with in order to offer you Credit Union Home, Auto, Life, and Accidental Death & Dismemberment insurance, please log into GOLD Internet Banking and send us this request via Secure Message. You may instead mail your written and signed request to:

GOLD Credit Union
4703 Hamilton Boulevard
Allentown, PA 18103-6066

Questions?

Call 484-223-4200 or go to www.GOLDCu.org

What We Do	
How does GOLD Credit Union protect my personal information?	To protect your personal information from unauthorized access and use we employ security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does GOLD 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 deposit money ■ Pay your bills or apply for a loan ■ Use your GOLD Credit Card or GOLD Debit Card <p>We also collect your personal information from 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 creditworthiness ■ 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?	You choices will apply to everyone on your account. Please note also that your choices will apply to all accounts that are solely or jointly owned by you.

Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <p><i>GOLD Credit Union has no affiliates</i></p>
Non-affiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <p><i>GOLD Credit Union does not share with non-affiliates so they can market to you</i></p>
Joint marketing	<p>A formal agreement between non-affiliated financial companies that together market financial products or services to you.</p> <p><i>GOLD Credit Union marketing partners include select insurance companies</i></p>

Other important information
<p>For more information on our Privacy Policy, you may write us at 4703 Hamilton Blvd., Allentown, PA 18103, call us at 484-223-4200, or visit our website at www.GOLDcu.org.</p>