



**GPO Federal Credit Union**  
4311 Middle Settlement Rd  
New Hartford, NY 13413  
Phone: 315-724-1654 • Fax: 315-737-2990  
gpofcu.com

Rev 8/22

## FACTS

### WHAT DOES GPO FEDERAL 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 account balances
- Share Draft account information and credit history
- Employment information and payment history

#### How?

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

Reasons we can share your personal information	Does GPO Federal Credit Union 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	Yes	No
<b>For our marketing purposes</b> - to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	Yes	Yes
<b>For our affiliates' everyday business purposes</b> - information about your transactions and experiences	No	We don't share
<b>For our affiliates' everyday business purposes</b> - information about your creditworthiness	No	We don't share
<b>For nonaffiliates to market to you</b>	No	We don't share

#### To limit our sharing

- Call (315) 724-1654 - our menu will prompt you through your choice(s) or
- Visit us online: [gpofcu.com](http://gpofcu.com)

**Please note:**

If you are a *new* customer, we can begin sharing your information 30 days from the date we sent this notice. When you are *no longer* our customer, 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 (315) 724-1654 or go to [gpofcu.com](http://gpofcu.com)

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### Who we are

Who is providing this notice?	GPO Federal Credit Union
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### What we do

How does GPO Federal 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 GPO Federal Credit Union collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"><li>• open an account or apply for financing</li><li>• give us your contact information or show us your driver's license</li><li>• make deposits or withdrawals from your account</li></ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or 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"><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>
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

<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"><li>• <i>GPO Federal Credit Union has no affiliates.</i></li></ul>
<b>Nonaffiliates</b>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"><li>• <i>GPO Federal Credit Union does not share with our nonaffiliates so they can maket to you.</i></li></ul>
<b>Joint marketing</b>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"><li>• <i>Our joint marketing partners include loan recapture programs and insurance companies.</i></li></ul>



## OPT-OUT PRIVACY NOTICE

**We do not disclose your nonpublic personal information to nonaffiliated third parties except as permitted by law.** We are offering members the opportunity to opt-out of any disclosures we may elect to make in the future.

In the course of providing services to our membership, GPO Federal Credit Union collects and shares information about you. The privacy notice that accompanies this form explains that nonpublic personal information about our members is shared with certain organizations as permitted by law to provide GPO FCU services to you.

GPO Federal Credit Union is required by law to give you the right to "opt-out" of information sharing before it shares nonpublic personal information with nonaffiliated third parties, except when permitted by law. **We do not presently share your nonpublic personal information except as permitted by law. This opt-out notice is being provided to guide us should GPO FCU decide to change its policy in the future.**

If you prefer that we do not disclose your nonpublic personal information, you may indicate this opt-out right at any time by one of the alternatives listed below. If you have any questions about this notice, if you would like to exercise your opt-out right, or if you've elected to opt-out previously but have changed your mind.

If you have a joint account opt-out instruction given by one participant of this account will affect all participants of the account.

**If you wish to opt-out of information sharing, you may do so by checking the box below and returning it to us at: Marketing Department, GPO Federal Credit Union, 4311 Middle Settlement Road, New Hartford, NY 13413.**

☐ Do not share my non-public personal information other than non-public personal information relating to your transactions and experiences with me, with you affiliates.

\_\_\_\_\_  
*Signature*

\_\_\_\_\_  
*Date*

Name(s): \_\_\_\_\_

Account Number(s): \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_