

Notice of your financial privacy rights

We, our and us means GPO Federal Credit Union. This is our privacy notice for our members. When we use the words “you” and “your” we mean our members.

We will tell you the sources for non-public personal information we collect on our members. We will tell you what measures we take to secure that information. We also will tell you what information we share with other entities. We will explain what your rights are, and how you can exercise them. If you share your account relationship with someone else, for example where you are a co-borrower or joint-holder of a checking account, we suggest that you share this information with each other to ensure that each of you are aware of our policy and of your options.

First, be aware of the following terms:

Non-public personal information means the information about you that we collect in connection with providing a financial product or service to you. Non-public personal information does not include information that is available from public sources, such as telephone directories or government records.

An **affiliate** is a company we own or control, a company that owns or controls us, or a company that is owned or controlled by the same company that owns or controls us. Ownership does not mean complete ownership, but means owning enough to have control.

A **non-affiliated third party** is a company that is not an affiliate of ours.

Opt out means a choice you can make to prevent certain sharing of information.

Information We Collect

We collect non-public personal information about you from the following sources:

- Information we receive from you on applications or other forms.
- Information about your transactions with us.
- Information about your transactions with our affiliates.
- Information about your transactions with non-affiliated third parties.
- Information from a consumer reporting agency.

The Confidentiality, Security and Integrity Of Your Non-Public Personal Information

We restrict access to non-public personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic and procedural safeguards that comply with Federal standards to guard your non-public personal information.

Non-Public Personal Information & Affiliates.

We may disclose non-public personal information about you. Here are the kinds of non-public personal information we may disclose to our affiliates:

- Transactions and experience information from our account records such as name, address, account balances, account activity, types of accounts, payment history, deposit history, and parties to the transaction.

Federal law allows us to disclose the information listed above with our affiliates. You do not have a right to opt out of the disclosure of this information.

Other information not taken from transactions and experience includes:

- Non-public personal information we receive from you on an application or other forms such as Social Security number, assets, income.
- Non-public personal information about your transactions with non-affiliated third parties such as parties to the transaction.
- Non-public personal information we receive from a credit reporting agency such as credit-worthiness and credit history.

You have a right to opt out of the disclosure of this information.

Types Of Affiliates

We may disclose non-public personal information about you to the following types of affiliates: financial service providers such as insurance agents.

Reasons For Disclosures

We may disclose this information to our affiliates in order to provide you with information about additional products and services.

We do not disclose non-public personal information about former members, except as permitted by law.

You have the right to choose

We are permitted to disclose non-public personal information about our transactions or experiences with you to affiliates. We also may disclose other non-public personal information to our affiliates unless you tell us not to disclose this other non-public information. Your decision to block the disclosure of your non-public personal information will apply to all products and services you receive from us.

In our privacy notice, we have explained our policy about the disclosure of certain information.

We have explained the kinds of non-public personal information we may disclose to our affiliates. We have also explained the kinds of affiliates with whom we may disclose the non-public personal information. If you prefer that we do not disclose non-public personal information to our affiliates you may opt out of those disclosures. In other words -- you may direct us not to make those disclosures (other than those permitted by law).

Your decision to block the disclosure of your non-public personal information will apply to all products and services you receive from us.

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

If you wish to opt out of disclosures, you may do so by checking the box below and returning it to us at: 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 your affiliates.

signature

name(s)

social security number(s)

account number(s)

street address

city, state, zip

Protecting your privacy

At GPO, nothing is more important to us than our members. We care about you and your financial well-being.

We are committed to making available products and services that will meet your financial needs and goals. We also care about your right to privacy and the confidentiality of your personal information.

Sometimes, sharing information with other companies allows us to offer a product -- such as credit cards, share drafts and similar services. While we might share this information with our business partners, our goal is to protect your privacy and insure use of this information is in a manner consistent with your expectations.

A new law requires all financial institutions to have a privacy policy in place regarding member information. GPO's policy is explained in this brochure. Also note, that you may make a choice regarding the sharing of non-public personal information.

Please read this information carefully and know that GPO's goal is to protect your privacy, while meeting your financial needs.

