

# FACTS

## WHAT DOES GUARDIAN FEDERAL CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?

<b>Why?</b>	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.	
<b>What?</b>	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"> <li>❖ Social Security number and checking account information;</li> <li>❖ credit history and employment information</li> <li>❖ income and payment history</li> </ul>	
<b>How?</b>	All financial companies need to share customers' personal information to run their everyday business – to process transactions, maintain customer accounts, and report to credit bureaus. In the section below, we list the reasons financial companies can share their customers' personal information, the reason Guardian Federal Credit Union chooses to share, and whether you can limit this sharing.	
<b>Reasons we can share your personal information:</b>	<b>Does Guardian Federal Credit Union share?</b>	<b>Can you limit my sharing?</b>
<b>For our everyday business purposes –</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, and 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 non affiliates' to market to you</b>	No	We don't share
<b>To Limit our Sharing</b>	<ul style="list-style-type: none"> <li>❖ Call toll-free 800-659-1850 or 757-397-1234 – our menu will prompt you through your choice(s) or</li> <li>❖ Visit us online: <a href="http://www.guardianfcu.org">www.guardianfcu.org</a></li> </ul> <p><b>Please note:</b> 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 our member, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>	
<b>Questions?</b>	Call toll-free 800-659-1850 or 757-397-1234 or go to <a href="http://www.guardianfcu.org">www.guardianfcu.org</a>	
<b>Who we are</b>		
<b>Who is providing this notice?</b>	Guardian Federal Credit Union	
<b>What we do</b>		
<b>How does Guardian Federal Credit Union protect my personal information?</b>	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.	
<b>How does Guardian Federal Credit Union collect my personal information?</b>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>❖ open an account or deposit money;</li> <li>❖ pay your bills or apply for a loan;</li> <li>❖ use your credit or debit card.</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>	
<b>Why can't I limit all sharing?</b>	<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 non affiliates to market to you.</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>	
<b>What happens when I limit sharing for an account I hold jointly with someone else?</b>	Your choices will apply to everyone on your account.	

Definitions	
Affiliates:	Companies related by common ownership or control. They can be financial and nonfinancial companies. ❖ Guardian Federal Credit Union <i>has no affiliates.</i>
Non affiliates:	Companies not related by common ownership or control. They can be financial and nonfinancial companies. ❖ Guardian Federal Credit Union <i>does not share with non affiliates so they can market to you.</i>
Joint marketing:	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. Our joint marketing partners include: ❖ CUNA Mutual

Other Important Information
N/A