

<b>FACTS</b>		<b>WHAT DOES GREATER TEXAS FEDERAL CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?</b>	
<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 Transaction History and Income</li> <li>▪ Account Balances and Payment History</li> <li>▪ Credit History and Credit Scores</li> </ul>		
<b>How?</b>	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 Greater Texas Federal Credit Union chooses to share; and whether you can limit this sharing.		
		<b>Does Greater Texas Federal Credit Union share?</b>	<b>Can you limit this sharing?</b>
<b>Reasons we can share your personal information</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, 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	No
<b>For our affiliates' everyday business purposes—</b> Information about your transactions & experiences		Yes	No
<b>For our affiliates' everyday business purposes—</b> Information about your creditworthiness		Yes	Yes
<b>For our affiliates to market to you</b>		Yes	Yes
<b>For nonaffiliates to market to you</b>		No	No
<b>To limit our sharing</b>	<ul style="list-style-type: none"> <li>▪ Call (800) 749-9732 and select Member Services</li> <li>▪ Visit us online: <a href="http://www.gtfcu.org">www.gtfcu.org</a> and complete the Opt-Out form located on our Privacy Policy page.</li> </ul> <p><b>Please note:</b> If you are a <i>new</i> member, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our member, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.</p>		

Questions?

Call (800) 749-9732 or go to [www.gtfcu.org](http://www.gtfcu.org)

What we do	
How does Greater Texas 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 Greater Texas Federal Credit Union collect my personal information?	We collect your personal information, for example, when you <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 card or debit card</li> </ul> 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: <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> 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 nonfinancial companies. <ul style="list-style-type: none"> <li>▪ <i>Greater Texas Federal Credit Union's affiliates include its wholly-owned credit union service organizations (CUSOs) generally bearing the "Greater Texas" name, such as our insurance CUSO Greater Texas Insurance Solutions.</i></li> </ul>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>▪ <i>Nonaffiliates include companies such as mortgage companies, insurance companies, direct marketing companies, and nonprofit organizations.</i></li> </ul>
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> <li>▪ <i>Our joint marketing partners may include any financial company such as mortgage companies, insurance companies, credit card companies, and investment companies.</i></li> </ul>

#### Other Important Information

California Residents: See "California Consumer Privacy Act" disclosure below.

Vermont Residents: Except as permitted by law, we will not share your personal information with nonaffiliates.

**California Consumer Privacy Act**

California Residents: The California Consumer Privacy Act (CCPA) provides you with specific rights regarding the collection, use, and disclosure of your personal information. Certain businesses that collect personal information of California residents must provide notice regarding their data collection and sharing practices and inform you of your rights under the CCPA.

The applicability of the CCPA to a California resident's information that is collected, used, or disclosed by us will depend on a number of factors, including the applicability of the CCPA to us as a Texas-based credit union and the nature of the subject information. For example, this disclosure does not apply where the subject information is personal information collected, processed, sold, or disclosed pursuant to the federal Gramm-Leach-Bliley Act or its implementing regulations (GLBA) or other exempted law under the CCPA, which will comprise most, if not all, of the personal information collected by us.

To the extent the CCPA applies to information that is collected, used, or disclosed by us, you have the right to:

- Request information about our collection of your CCPA-covered personal information, including, with respect to such information (i) the categories of your personal information we collected; (ii) sources from which we collected your personal information; (iii) the business purpose for collecting your personal information; (iv) the categories of your personal information that we disclosed to third parties and the categories of third parties to whom we disclosed such personal information; and (v) the specific pieces of personal information we collected about you;
- Request that we delete any CCPA-covered personal information we collected about you, subject to applicable exceptions; and
- Request to opt-out of the sale of your CCPA-covered personal information.

You also have the right to be free from any unlawful discrimination for exercising your rights under the CCPA.

To make a request for the disclosures described above or to make a request to delete CCPA-covered personal information we collected about you, you may:

- Call (800) 749-9732 and select Member Services; or
- Visit us online at [www.gtfcu.org](http://www.gtfcu.org) and complete the CCPA Request form located on our Privacy Policy page.

**Greater Texas Federal Credit Union does not sell your personal information.** However, to limit our sharing of your personal information, you may do so by following the instructions on page 1 of this Privacy Policy.

Please note that, to the extent permitted by the CCPA and other applicable law, Greater Texas Federal Credit Union expressly reserves the right to require any third party from or through which we receive your personal information to process your information requests.