

**FACTS****WHAT DOES Greater Woodalwn FCU  
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
  - **Account balances**
  - **Account transactions**
- and **Income**  
and **Payment history**  
and **Checking account information**

When you are *no longer* our customer, we continue to share your information as described in this notice.

**How?**

All financial companies need to share **Members** personal information to run their everyday business. In the section below, we list the reasons financial companies can share their **Members** personal information; the reasons **Greater Woodalwn FCU** chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Greater Woodalwn FCU 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	<b>Yes</b>	<b>No - Does not provide an Opt-Out</b>
<b>For our marketing purposes</b> — to offer our products and services to you	<b>No</b>	<b>No - We don't share</b>
<b>For joint marketing with other financial companies</b>	<b>No</b>	<b>No - We don't share</b>
<b>For our affiliates' everyday business purposes</b> — information about your transactions and experiences	<b>No</b>	<b>No - We don't share</b>
<b>For our affiliates' everyday business purposes</b> — information about your creditworthiness	<b>No</b>	<b>No - We don't share</b>
<b>For nonaffiliates to market to you</b>	<b>No</b>	<b>No - We don't share</b>

**Questions?**

Call 716-826-6427 or go to [www.grwfcu.com](http://www.grwfcu.com)

Who we are	
Who is providing this notice?	Greater Woodalwn FCU
What we do	
How does Greater Woodalwn FCU 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. <b>GWFCU regularly tests and assesses its information security measures, systematically trains employees and adopts upgrades and enhancements as necessary to protect your information.</b>
How does Greater Woodalwn FCU collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> <li>▪ Open an account or</li> <li>▪ Deposit Money or</li> <li>▪ Pay your bills or</li> <li>▪ Apply for a loan or</li> <li>▪ Use your credit or debit card</li> </ul> <b>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</b>
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.
Definitions	
<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>▪ <b>Greater Woodalwn FCU has no affiliates.</b></li> </ul>
<b>Nonaffiliates</b>	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>▪ <b>Greater Woodalwn FCU does not share with nonaffiliates so they can market to you.</b></li> </ul>
<b>Joint marketing</b>	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> <li>▪ <b>Greater Woodalwn FCU does not jointly market.</b></li> </ul>
Other important information	