

GGCU PRIVACY POLICY AND STATEMENT

Purpose of Policy

Georgia Guard Credit Union (GGCU) is committed to taking every reasonable precaution to protect and safeguard your privacy. We recognize and respect your concern about the privacy and security of your personal information. Federal law requires that we give you this notice. Please read the following information carefully.

Information We Collect About You

We collect nonpublic personal information for identification purposes to protect the security of your accounts, to help us in administering our business, and to help provide customers with the products and services they want. This comes from the following sources:

- Information provided by you on applications or other forms;
- Information about your transactions with us or others;
- Information from consumer-reporting agencies, and
- Verification of information concerning current or past employers or other institutions you conduct business with.

We may disclose all of the information we collect as described above.

Parties Who Receive Information from Us

We may disclose nonpublic personal information about you to the following types of third parties:

- Non-financial companies such as consumer reporting agencies and retailers, and
- Financial companies, such as insurance companies and mortgage service companies;
- American Income Life

Disclosure of Information to Parties that Provide Services to Us

We may disclose all of the information we collect, as described above to the companies that perform marketing or other services on our behalf or to other financial institutions with whom we have joint marketing agreements. We only work with companies who agree to maintain strong confidentiality protections and limit the use of information we provide. As a result of these arrangements, we may disclose all of the information we collect, as described above. We may also disclose information about you under other circumstances as permitted or required by law. These disclosures typically include information to process transactions on your behalf, conduct the operations of the Credit Union, or follow your instructions as you authorize or protect the security of our financial records.

GCCU PRIVACY POLICY AND STATEMENT

Disclosure of Information About Former Members

If you decide to terminate your membership or become an inactive member we will adhere to the privacy policies and practices as described in this notice. We DO NOT disclose any nonpublic information about you to anyone, except as permitted by law.

How We Protect Your Information

Georgia Guard Credit Union restricts access to your personal and account information to those employees who need to know that information to provide products or services to you. To ensure the confidentiality and integrity of this information, we maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

What Members Can Do to Help

Georgia Guard Credit Union is committed to protecting the privacy of its members. Members can help by following these simple guidelines:

- Protect your account numbers, card numbers, PINs (personal identification numbers) and passwords. Never keep your PIN with your ATM, debit or credit cards, which can provide free access to your accounts if your card is lost or stolen.
- Use caution when disclosing your account numbers, social security numbers, etc. to other persons. If anyone calls you and identifies himself/herself as an official of this Credit Union, do not give them your account number; our official will not need to ask for your account number.
- Keep your information with us current. It is important that we have current information on how to reach you. If we detect potentially fraudulent or unauthorized activity or use of an account, we will attempt to contact you immediately. If your address or phone number changes, please let us know.
- Let us know if you have questions. Please do not hesitate to call us-- *we are here to serve you!*

Georgia Guard Credit Union
1030 Shurling Drive
Macon, GA 31211

Phone: (478) 741 - GCCU (4428)
Fax #: (478) 741-9502



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Opt Out Response Form

Member Number

Member Name: _____
(please print)

I have read the Privacy Notice disclosure provided by the Credit Union, and would like to exercise my right to opt out, as permitted by law. Please opt me out for the following:

- Nonpublic Personal Information
- Credit Report Information (if applicable)

NOTE: Anyone listed on the account may elect to opt out on the account on behalf of all account holders.

Please opt me out from the following accounts:

- All accounts on which I am listed; or

List specific accounts

- | | |
|--|--|
| <input type="checkbox"/> Account # _____ | <input type="checkbox"/> Account # _____ |
| <input type="checkbox"/> Account # _____ | <input type="checkbox"/> Account # _____ |
| <input type="checkbox"/> Account # _____ | <input type="checkbox"/> Account # _____ |