

# Privacy Policy

## FACTS

### WHAT DOES GAIN FEDERAL CREDIT UNION 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 our policy.

#### 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
- Income
- Account balances
- Credit Scores
- Credit card or other debt
- Checking account information

When you are *no longer* our member, 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 Gain Federal Credit Union chooses to share and whether you can limit this sharing.

| Reasons we can share your personal information   | Does Gain Federal Credit Union share information? | 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 | 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>  | No  | We don't share              |
| For our affiliates' everyday business purposes — information about your transactions and experiences   | No  | We don't share              |
| For our affiliates' everyday business purposes — information about your creditworthiness   | No  | We don't share              |
| <b>For nonaffiliates to market to you</b>  | No  | We don't share              |

#### Questions?

Call toll-free (800) 622-3328 or (818) 846-1710 or go to [GainFCU.com](http://GainFCU.com)

## What We Do

|   |  |
|---|--|
| <p><b>How does Gain Federal Credit Union protect my personal information?</b></p> | <p>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. We also maintain other physical, electronic and procedural safeguards to protect this information and we limit access to information to those employees for whom access is appropriate.</p>   |
| <p><b>How does Gain Federal Credit Union collect my personal information?</b></p> | <p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>• Open an account</li> <li>• Provide your mortgage information</li> <li>• Give us your contact information</li> <li>• Make a wire transfer</li> <li>• Pay us by check</li> </ul> <p>We also collect your personal information from others, including credit bureaus or other companies.</p>  |
| <p><b>Why can't I limit all sharing?</b></p>                                      | <p>Federal law only gives you the right to limit information sharing as follows:</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 nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on our rights under state law.</p> |

## Definitions

|                               |  |
|-------------------------------|--|
| <p><b>Affiliates</b></p>      | <p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• <i>Gain Federal Credit Union does not share with our affiliates.</i></li> </ul>                                  |
| <p><b>Nonaffiliates</b></p>   | <p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• <i>Gain Federal Credit Union does not share with our nonaffiliates so they can market to you.</i></li> </ul> |
| <p><b>Joint marketing</b></p> | <p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>• <i>Gain Federal Credit Union does not jointly market.</i></li> </ul>                        |

## Other Important Information

**For California Members.** We will not share personal information with nonaffiliates either for them to market to you or for joint marketing – without your authorization. We will also limit our sharing of personal information about you with our affiliates to comply with all California Privacy laws that apply to us.