FACTS	WHAT DOES GREATER SPRINGFIELD 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 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 and Checking Account Information** • **Account Balance and Account Transaction** • **Transaction or loss history and Overdraft histor**y
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 Springfield Credit Union** choose to share, and whether you can limit the sharing.

Reasons we can share your personal information	Does GRSCU share?	Can you limit this sharing?
For our everyday business purposes- such as to process our transactions, maintain your account(s), respond to court orders and legal investigations, or to report to credit bureaus	Yes	No
For our marketing purposes – to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	Yes
For our affiliates' everyday business purposes- Information about your transactions and experiences.	Yes	No
For our affiliates' everyday business purposes – Information about your creditworthiness	No	We do not share
For affiliates to market to you	No	We do not share
For non-affiliates to market to you	No	We do not share

To limit our sharing	• Call 413-782-3161 – ask for a member service rep to opt you out • Send an email to info@grscu.org Please note: If you are a new member, we can begin sharing your information 31 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. However, you can contact us at any time to limit our sharing.
Questions?	Call 413-782-3161. Or go to www.grscu.org
Who is providing this notice?	Greater Springfield Credit Union

What we do	
How does Greater Springfield 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 secure files and buildings.
How does Greater Springfield Credit Union collect my personal information?	We collect your personal information, for example when you • **Open an account or Apply for a loan** • **Provide account information** • **Provide mortgage information** • **Share your driver's license**
Why can't we limit all sharing?	Federal law gives you to right to limit only • Sharing for affiliates' everyday business purposes – information about your creditworthiness • Affiliates from using your information to market to you • Sharing for non-affiliates to market to you State law and individual companies may give you additional rights to limit sharing.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account- unless you tell us otherwise.
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. • Attorney, Richard A. Brooslin • Attorneys, Begley and Webster • Victor Ledger
Non-affiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. • Greater Springfield Credit Union does not share with non-affiliates so they can market to you.
Joint marketing	A formal agreement between non-affiliated financial companies that together market financial products or services to you. • CUNA Trustage for insurance purposes
Other important information	
For Massachusetts Members – We will not share personal information from deposit or share relationships with non-affiliates either for them to market to or for joint marketing – without your authorization. State Law – if you give us written permission to share information about your electronic fund transfers, such permission will expire in 45 days.	
SMS Text Messaging Privacy Statement: We will not share your opt-in to an SMS campaign with any third party for purposes unrelated to providing you with the services of that campaign. We may share your Personal Data, including your SMS opt-in consent status, with third parties that help us provide our messaging services, including but not limited to platform providers, phone companies, and any other vendors who assist us in the delivery of text messages.	