

**FACTS**

**WHAT DOES GLOBAL 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 income.
- » Account balances and transaction history.
- » Claim history and credit information.

**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 Global chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Global 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	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	Yes
<b>For our affiliates' everyday business purposes</b> – information about your transactions and experiences	Yes	No
<b>For our affiliates' everyday business purposes</b> – information about your creditworthiness	No	We don't share
<b>For our affiliates to market to you</b>	Yes	Yes
<b>For nonaffiliates to market to you</b>	No	We don't share

**To limit our sharing**

- » Call our Member Service Center toll free at 800-525-9094.
- » California residents may call or alternatively complete the Important Privacy Choices for Consumers form. Please note: If you are a new member, we can begin sharing your information 45 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 toll free at 800-525-9094

**Who we are**

**Who is providing this notice?** Global Federal Credit Union, Global Credit Union Insurance Brokers, LLC, and Global Credit Union Home Loans, LLC (including dba Procura Mortgage Company).

## What we do

<p><b>How does Global 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.</p>
<p><b>How does Global 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 or apply for a loan or insurance.</li> <li>» Access your account or use your credit or debit card.</li> <li>» Make payments or perform transactions.</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
<p><b>Why can't I limit all sharing?</b></p>	<p>Federal law gives you the right to limit only</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 your rights under state law.</p>
<p><b>What happens when I limit sharing for an account I hold jointly with someone else?</b></p>	<p>Your choices will apply to everyone on your account.</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>» Our affiliates include companies with Global in their names such as Global Federal Credit Union, Global Credit Union Insurance Brokers, LLC, and Global Credit Union Home Loans, LLC (including dba Procura Mortgage Company).</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>» We don't share with nonaffiliates so they can market to you.</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>» Our joint marketing partners include investment, insurance, and other financial services companies that are not under common ownership or control with Global Federal Credit Union or any affiliated company.</li> </ul>

## Other important information

**For California residents.** In accordance with California law, we will not share information we collect about you unless the law allows. For example, we may share information to service your accounts, to provide benefits to which you are entitled, or with your consent. If you are a California resident, you should visit our online California Consumer Privacy Act Policy to understand our collection, sharing, and use practices.

**Do Not Call Policy.** This notice is Global's Do Not Call Policy under the Telephone Consumer Protection Act. Global maintains an internal Do Not Call preference list. Do Not Call requests will be honored within 30 days and will be effective for at least five years from the date of the request. No telemarketing calls will be made to residential or wireless phone numbers that appear on the Global Do Not Call list.