

FACTS

WHAT DOES GULF TRUST 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 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 payment history
- credit history and credit scores

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 member's personal information to run their everyday business. In the section below, we list the reasons financial companies can share their member's personal information; the reasons Gulf Trust FCU chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Gulf Trust CU share?	Can you limit the sharing?
For our everyday business purposes - such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or 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	NO
For our affiliates' everyday business purposes - information about your transactions and experiences	NO	WE DO NOT SHARE NO
For our affiliates' everyday business purposes - information about your credit worthiness	NO	WE DO NOT SHARE NO
For nonaffiliates to market you	NO	WE DO NOT SHARE NO

Questions?

Call 228-762-0659 or go to www.gulftrustcu.org

Who we are

Who is providing this notice?

Gulf Trust Federal Credit Union

What we do

How does Gulf Trust 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 secured files and buildings.

How does Gulf Trust Credit Union collect my personal information?

We collect your personal information, for example, when you

- Open an account or deposit money
- apply for a loan or use your ATM card
- use your debit card

We also collect your personal information for others, such as credit bureaus, affiliates, or other companies.

Why can't I limit all sharing?

Federal law gives you the 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 nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

Other important information

We are committed to making available products and services that will enable you to meet your financial needs and reach your financial goals. Protecting personal information and using it in a manner consistent with your expectations is a high priority for everyone associated with our credit union. To ensure that you can rely upon the quality of products and services we make available, our credit union stands behind the privacy policy required by Federal laws.