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| <b>FACTS</b> | <b>WHAT DOES GOGEBIC COUNTY FEDERAL CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?</b> |
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| <b>Why?</b> | 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. |
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| <b>What?</b> | <p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> <li>* Social Security number</li> <li>* Account balances and payment history</li> <li>* Credit history and credit scores</li> </ul> <p>When you are no longer our member, we continue to share your information as described in this notice.</p> |
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| <b>How?</b> | 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 Gogebic County Federal Credit Union chooses to share; and whether you can limit this sharing. |
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| Reasons we can share your personal information | Does Gogebic County Federal Credit Union share? | Can you limit this sharing? |
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| <b>For our everyday business purposes</b> - to process your transactions, maintain your account, and report to credit bureaus | Yes | No             |
| <b>For our marketing purposes</b> - to offer our products and services to you   | No  | We don't share |
| <b>For joint marketing with other financial companies</b>   | No  | We don't share |
| <b>For our affiliates' everyday business purposes</b> - information about your transactions and experiences                   | No  | We don't share |
| <b>For our affiliates' everyday business pruposes</b> - information about your creditworthiness                               | No  | We don't share |
| <b>For our affiliates to market to you</b>  | No  | We don't share |
| <b>For our non-affiliates to market to you</b>  | No  | We don't share |

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| <b>CONTACT US</b> |
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Call us at 906.663.4011

| <b>Who we are</b>   |   |
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| <b>Who is providing this notice?</b>  | Gogebic County Federal Credit Union   |
| <b>How does Gogebic County Federal Credit Union collect my personal information</b> | <p>We collect your personal information, for example when you:</p> <ul style="list-style-type: none"> <li>* open an account or deposit money</li> <li>* pay your bills or apply for a loan</li> <li>* use your debit card</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies</p>   |
| <b>Why can't I limit all sharing?</b>   | <p>Federal law gives you the right to limit sharing only for</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.</p> |

| <b>Definitions</b>                 |   |
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| <b>Affiliates</b>                  | <p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>* Gogebic County Federal Credit Union has no affiliates.</li> </ul>   |
| <b>Nonaffiliates</b>               | <p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>* Gogebic County Federal Credit Union does not share with nonaffiliates so they can market to you.</li> </ul> |
| <b>Joint Marketing</b>             | <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>* Gogebic County Federal Credit Union doesn't jointly market.</li> </ul>                     |
| <b>Other important information</b> |   |