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FACTS	WHAT DOES GTE FEDERAL CREDIT UNION DBA GTE FINANCIAL 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 account balances ▪ account transactions and credit history ▪ mortgage rates and payments and transaction history
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 GTE Federal Credit Union dba GTE Financial chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does GTE Federal Credit Union dba GTE Financial share?	Can you limit this sharing?
For our everyday business purposes – such as to process your 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	Yes
For joint marketing with other financial companies	Yes	Yes
For our affiliates' everyday business purposes – information about your transactions and experiences	Yes	Yes
For our affiliates' everyday business purposes – information about your creditworthiness	No	We don't share
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	No	We don't share

To limit our sharing	▪ Call 813.871.2690 or 888.871.2690 x 40401 - our menu will prompt you through your choice(s) or ▪ Visit us online: www.gtefinancial.org **Please note:** If you are a *new* member, we can begin sharing your information 30 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 813.871.2690 or 888.871.2690 x 40401 or go to www.gtefinancial.org

What we do	
How does GTE Federal Credit Union dba GTE Financial 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 GTE Federal Credit Union dba GTE Financial collect my personal information?	We collect your personal information, for example, when you ▪ open an account or make a wire transfer ▪ show your government-issued ID or provide employment information ▪ apply for financing We also collect your personal information from 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 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.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. ▪ *Our affiliates include financial companies, such as GTE Investment Group and Home Loan Alliance; and nonfinancial companies, such as GTE Insurance, GTE Title and Credit Union Insurance Services; including BlueStar.*
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. ▪ *GTE Federal Credit Union dba GTE Financial does not share with our nonaffiliates so they can market to you.*
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. ▪ *Our joint marketing partners include advertising/marketing agencies, insurance companies, credit card companies, loan recapture programs and financial advisors.*

Other important information