



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 Transaction History
- Account Balances and Account Transactions
- Credit History and Mortgage Rates and Payments

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

Reasons we can share your personal information	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 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	No	Yes*
For our affiliates' everyday business purposes— information about your transactions and experiences	No	Yes*
For our affiliates' everyday business purposes— information about your creditworthiness	No	We don't share
For nonaffiliates to market to you	No	We don't share

To limit our sharing Call 813.871.2690 or 888.871.2690 ext. 40401

Please note: If you are a new member we can begin sharing your information 30 days from the date we sent this notice.
 *You may contact us at any time to limit our sharing of printed and electronic marketing materials tailored specifically to you.

Questions? Call 813.871.2690 or 888.871.2690

Who we are	
Who is providing this notice?	GTE Financial
What we do	
How does 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 Financial collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ▪ Open An Account or Show Your Driver's License ▪ Apply for a Loan or Make a Wire Transfer ▪ Give us Your Employment History <p>We also collect your personal information from others, such as, credit bureaus, and other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> ▪ 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 <p>State laws and individual companies may give you additional rights to limit sharing.</p>
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	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ <i>Our affiliates include companies with a GTE Financial name.</i> ▪ <i>This may also include affiliates such as Credit Union Insurance Services, and our Home Loan Alliance, operated by GTE Financial.</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ <i>GTE Financial does not share with nonaffiliates so they can market to you.</i>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you</p> <ul style="list-style-type: none"> ▪ <i>Our joint marketing partners include investment, insurance and other financial services companies.</i>