



GTE Federal Credit Union d/b/a GTE Financial takes all the necessary steps to make protecting your identity and any information we collect about you a top priority while serving all of your financial needs. This includes information collected when you visit any mobile or online site or application that we own, but not limited to GTE’s website and our mobile apps.

We remain committed to providing you with competitive products and services that are unique to your wants and needs. In order to continue to do so, we must share information about you to complete the transactions and to provide you with the various financial opportunities. This requires our engaging and entering into agreements with other businesses that provide either services to us or additional financial products for you to consider. To protect your privacy we ensure that these businesses agree to maintain strong confidentiality protections and limits the use of information we provide. GTE does not permit these businesses to sell to other third parties any information we provide to them.

Children’s Privacy

GTE does not knowingly collect personal information from individuals under the age of thirteen (13) who may use our Sites without obtaining the legally required consent from a parent or legal guardian.

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, or have had, with us. This information can include: <ul style="list-style-type: none"> > 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	Does 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 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 nonaffiliates to market to you	No	We don’t share

To limit our sharing	<p>Call 813.871.2690 or 888.871.2690 ext. 40401</p> <p>Please note: If you are a new member we can begin sharing your information 30 days from the date we sent this notice.</p> <p>*You may contact us at any time to limit our sharing of printed and electronic marketing materials tailored specifically to you.</p>
Questions?	Call 813.871.2690 or 888.871.2690

Who we are

Who is providing this notice?	GTE Financial
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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.
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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>
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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>
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What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.
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Definitions

Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> > Our affiliates include companies with a GTE Financial name. > This may also include affiliates such as Credit Union Insurance Services, and our Home Loan Alliance, operated by GTE Financial.
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Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> > GTE Financial does not share with nonaffiliates so they can market to you.
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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"> > Our joint marketing partners include investment, insurance and other financial services companies.
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Annual Electronic Funds Transfer Notice

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

Telephone us at 1.888.871.2690 ext. 40401

Write us at GTE Financial

PO Box 172599 | Tampa FL 33672

This notice is applicable to consumer/non-commercial accounts. As soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

- 1 Tell us your name and account number (if any).
- 2 Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- 3 Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days.

We will determine whether an error occurred within 10 business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account.

For errors involving new accounts, point-of-sale, or foreign-initiated transactions, we may take up to 90 days to investigate your complaint or question. For new accounts, we may take up to 20 business days to credit your account for the amount you think is in error.

We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.