



Personal Information Disclosure

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	SHARED?	CAN YOU LIMIT?
Everyday business purposes process transactions, maintain account(s), respond to court orders, legal investigations, or report to credit bureaus)	Yes	No
Marketing purposes offer our products and services to you	Yes	Yes*
Joint marketing with other financial companies	Yes	Yes*
Our affiliates' everyday business purposes info about your transactions and experiences	Yes	Yes*
Our affiliates' everyday business purposes info about your creditworthiness	No	We Don't Share
Nonaffiliates to market to you	No	We Don't Share

To limit our sharing or questions

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 for you.

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?

We collect your personal information, for example, when you

- > Open an Account or Show Your Driver's License
- > Apply for a Loan or Make a Wire Transfer
- > Give us Your Employment History

We also collect your personal information from others, such as, credit bureaus, and 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.

What happens when I limit sharing for an account that 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 companies with a GTE name.

Nonaffiliates

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

- > GTE Financial does not share with 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 investment, insurance and other financial services companies.