

**GOOD SAMARITAN FEDERAL CREDIT UNION**

**PRIVACY NOTICE AND POLICY**

**What does Good Samaritan FCU do with your personal information?**

Good Samaritan Federal Credit Union is committed to protecting your personal information from unauthorized access and use. We use security measures that comply with federal law. 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. If you have questions, call us at 1-800-488-4584 or come to our office at 4800 W. 57<sup>th</sup> Street, Sioux Falls, SD 57108.

**Definitions:**

**Affiliates** are companies related by common ownership or control. They can be financial and non-financial companies.

**Nonaffiliated third parties** are persons or companies that are not an affiliate of ours. They can be financial or non-financial companies.

**Joint marketing** is a formal agreement between nonaffiliated financial companies that together market financial products or services to you.

**The information we collect:**

Types of nonpublic personal information that we collect can include: Social security number, address, date of birth, and account number. Good Samaritan Federal Credit Union collects nonpublic personal information about you from the following sources:

- Information you give us on applications or other forms
- Information about your transactions with us or others
- Information we receive from a consumer-reporting agency
- Information we receive as a result of verifying member information

**Information we disclose about you:**

All financial companies need to share customer personal information to run their everyday business. We do not disclose any nonpublic information about our members and former members to anyone, except as permitted by law. If you decide to terminate your membership or become an inactive member, we will adhere to the privacy policies and practices as described in this notice. In the section below, we list the reasons Good Samaritan FCU chooses to share and whether you can limit this sharing:

<b><u>Reasons we share</u></b>	<b><u>Does GSFCU share?</u></b>	<b><u>Can you limit this sharing?</u></b>
For everyday business purposes to process transactions, maintain your accounts, respond to court orders and legal investigations or report to credit bureaus.	YES	NO
For marketing purposes to offer our products and services to you.	NO	We don't share
For joint marketing with other companies.	NO	We don't share
For our affiliates everyday business purposes on information about your transactions, experiences and credit worthiness.	NO	We don't share
For nonaffiliates to market to you.	NO	We don't share

**Confidentiality and Security**

- We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products and services to you.
- We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

**What Members can do to help**

- Protect your account numbers, credit card numbers and PINs (personal identification numbers.) Never keep your PIN with your credit card which can provide free access to your accounts if your card is lost or stolen. If your credit card is stolen, call 1-800-991-4964 as soon as you discover it is missing. **DON'T WAIT!**
- Use caution when disclosing your account numbers and social security numbers to other persons. If someone calls you, explains the call is on behalf of the credit union and asks for your account number, you should beware. Official credit union staff will have access to your information and will not need to ask for it.
- Please keep your information with us current. It is important that we have current information on how to reach you. If we detect potentially fraudulent or unauthorized activity on your account, we will attempt to contact you immediately. If your address or phone number changes, please let us know.