



Griffith Institute Employees Federal Credit Union

64 East Main Street, Suite 3
Springville, NY 14141

FACTS	What does Griffith Institute Employees Federal Credit Union 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?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> - Social Security number and account transactions - Credit scores and employment information - Income and payment history <p>When you are no longer our member, we continue to share your information as described in this notice.</p>
--------------	-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

How?	All financial companies need to share member's 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 Griffith Institute Employees Federal Credit Union chooses to share; and whether you can limit this sharing.
-------------	------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

Reasons we can share your personal information	Does Griffith Institute Employees Federal Credit Union 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	No
For joint marketing	No	We don't share
For our affiliates everyday business purposes - - Information about your transactions - Information about your credit worthiness	No	We don't share
For our affiliates to market to you	No	We don't share
For our non affiliates to market to you	No	We don't share

Questions?	Call 716-592-9887
------------	-------------------

What we do	
How does Griffith Institute Employees Federal Credit Union 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 Griffith Institute Employees Federal Credit Union collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> - open an account - apply for a loan - provide employment information - pay us by check - show your driver's license <p>We also collect your personal information from others, such as credit bureaus, affiliates or 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 non affiliates to market to you <p>State law and individual companies may give you additional rights to limit sharing.</p>

Definitions	
Affiliates	<p>Companies related by common ownership or control.</p> <ul style="list-style-type: none"> - <i>Griffith Institute Employees Federal Credit Union has no affiliates.</i>
Non affiliates	<p>Companies not related by common ownership or control.</p> <ul style="list-style-type: none"> - <i>Non affiliates we share with can include insurance companies, federal government, state government, consumer reporting agencies, and data processors.</i>
Joint Marketing	<p>A formal agreement between non affiliates financial companies that together market financial services to you.</p> <ul style="list-style-type: none"> - <i>Griffith Institute Employees Federal Credit Union doesn't jointly market</i>