

Banking. For Life.

## **Privacy Policy**

The Georgetown University Alumni and Student Federal Credit Union (GUASFCU) values the privacy of its members. GUASFCU remains committed to providing financial products and services that will enable our members to meet their financial needs as simply and effectively as possible. While accurate and thorough information is an integral aspect of providing superior service, we always aim at earning and sustaining our members' trust.

## Gramm-Leach-Bliley Act, Title V, Subtitle A

- I. The credit union may collect nonpublic personal information about its members from the following sources:
  - a. Information we receive from our members on applications or other forms
  - b. Information about your transactions with us
  - c. Information from a consumer reporting agency
- II. The credit union does not disclose any nonpublic personal information about our members and former members to anyone, except in the following exceptions as permitted by law:
  - a. In the process of the performance of services to the credit union by third parties such as statement mailers, check printers, and data processors.
  - As necessary to effect, administer, or enforce a transaction that a consumer requests or authorizes, or as necessary to complete or collect what is owed on such transaction.
    This may include the reporting of information to a consumer collection agency.
  - c. For specific other purposes such as to protect against fraud, we may disclose information to the credit union's attorney's, accountants or auditors.
- III. Because we do not disclose nonpublic personal information outside of the exceptions permitted by law, we do not provide notice of the right to opt-out from this disclosure. However, were we to ever disclose information outside of these exceptions, such notice of the right to opt-out would be provided.
- IV. The credit union further protects the privacy of our members through its IT security procedures and policies limiting both internal and external unauthorized access to consumer financial information.