

FACTS

WHAT DOES GUARDIAN 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?

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 account balances
- Account transactions and credit card and other debt transactions
- Payment history and transaction history

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 Guardian Credit Union chooses to share and whether you can limit this sharing.

Reasons we can share your personal information	Does Guardian 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 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	No
For our affiliates' everyday business purposes - information about your creditworthiness	No	We do not share
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	Yes	Yes

To limit our sharing

- Call (414) 546-7450
- Visit us online at guardiancu.org
- Mail the form below (or bring it to any branch)

Please note:

If you are a new member, we can begin sharing your information immediately from the date we send this notice. When you are no longer our member, we continue to share your information as described in this notice.

However, you can contact us at any time to limit our sharing.

Questions?

Call (414) 546-7450 or go to guardiancu.org

Mail-in Form

Mark any/all you want to limit:

Do not use my personal information to market to me.

Do not share my information with other financial institutions to jointly market to me

Name

Address

City, State, ZIP

Account Number(s)

Mail To:

Guardian Credit Union - attn: Marketing
11220 W Oklahoma Avenue
West Allis, WI 53227

What we do

<p>How does Guardian Credit Union protect my personal information?</p>	<p>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.</p>
<p>How does Guardian Credit Union collect my personal information?</p>	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> ▪ Open an account or apply for a loan ▪ Give us your employment information or show your driver’s license ▪ Use your credit or debit card <p>We also collect your personal information from others, such as credit bureaus, affiliates and other companies.</p>
<p>Why can’t I limit all sharing?</p>	<p>Federal law gives you the right to limit only:</p> <ul style="list-style-type: none"> ▪ Sharing for affiliates’ 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>
<p>What happens when I limit sharing for an account I hold jointly with someone else?</p>	<p>Your choices will apply to everyone on your account.</p>

Definitions

<p>Affiliates</p>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ <i>Our affiliates include non-financial companies such as Guardian Tax Services, LLC</i>
<p>Nonaffiliates</p>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ <i>Our nonaffiliates include companies such as Calton & Associates, Inc. (and licensed agents thereof)</i>
<p>Joint Marketing</p>	<p>A formal agreement between nonaffiliated financial companies that together market financial products and services to you.</p> <ul style="list-style-type: none"> ▪ <i>Our joint marketing partners include insurance companies, credit card companies, and investment companies.</i>