



FACTS

WHAT DOES GREAT BASIN 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?

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 checking account information
- credit card or other debt and credit history

When you are *no longer* our member, we continue to share your information as described in this notice.

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 Great Basin Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Great Basin 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 with other financial companies	Yes	No
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 don't share
For our affiliates to market to you	No	We don't share
For nonaffiliates to market to you	No	We don't share

What we do	
How does Great Basin 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 Great Basin 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 or deposit money ▪ pay your bills or use your credit or debit card ▪ apply for financing <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 nonaffiliates 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. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ <i>Our affiliates include financial companies, such as Great Basin Financial Services, LLC & Great Basin Financial Corp.</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ <i>Great Basin Federal Credit Union does not share with our nonaffiliates so they can market to you.</i>
Joint Marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ▪ <i>Our joint marketing partners include insurance companies.</i>

Other important information	

Great Basin Mobile App (GBMobile) Privacy Disclosure:

For your convenience, Great Basin FCU offers you the ability to access some of our products and services through mobile applications (GBMobile) and mobile-optimized websites (greatbasin.org). When you interact with us through GBMobile, we may also collect additional information such as unique device identifiers for your mobile device, your screen resolution, and other device settings, information about your location and analytical information about how you use your mobile device. We will ask your permission before collecting certain information through GBMobile. For the collection of location information, you may select whether to deny permission, permit collection each time that the app is utilized, permit collection only while the app is in use, or to permit collection even when the app is closed or not in use. Location information is used to enable deliver of relevant and timely information and is also used to support advertising and promotion activities.

The Controls and Alerts App periodically collects, transmits, and uses geolocation information to enable features that prevent fraudulent card use and send alerts, but only if the End User expressly authorizes collection of such information. Geolocation information can be monitored on a continuous basis in the background only while the feature is being used or not at all, depending on the End User's selection. End Users can change their location permissions at any time in their device settings.

How We Use Your Information:

- Processing applications and transactions
- Verifying your identity (such as when you access your account information)
- Presenting our Website and its contents to you
- Providing you with information, products, or services that you request from us
- Providing you with notices about your account
- Carrying out our obligations and enforcing our rights arising from any contracts entered into between you and us, including for billing and collection
- Working with marketing partners to provide you with products or services that may be of interest to you
- Preventing fraud and enhancing the security of your account or our online services
- Responding to your request and communicating with you
- Managing your preferences
- Performing analytics concerning your use of our online services, including your responses to our emails and pages and advertisements you view
- Providing you tailored content and marketing messages
- Operating, evaluation and improving our business (including developing new products and services; improving existing products and services; performing data analytics; and performing accounting, auditing and other internal functions)
- Fulfilling any other purpose for which you provide it and in any other way we may describe when you provide the information
- Complying with and enforcing applicable legal requirements, relevant industry standards, contractual obligations and our policies
- For any other purpose with your consent

- For any other purposes that we may specifically disclose at the time you provide or we collect your information

We may also use data that we collect on an aggregate or anonymous basis (such that it does not identify any individual customers) for various business purposes, where permissible under applicable laws and regulations