

Gold Coast FCU Privacy Statement

FACT	WHAT DOES GOLD COAST 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 of the 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 income • Account balances and payment history • Credit history and credit scores <p>When you are <i>no longer</i> our member, we continue to share your information as described in this notice.</p>
How	All financial companies need to share members' information to run their everyday business. In the section below, we list reasons financial companies can share their members' personal information; the reasons Gold Coast Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your information	Does the Credit Union share?	Can you limit this sharing?
For our everyday business purposes – Such as to process 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 product 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	NO	We do not share.
For our affiliates' everyday business purposes – information about your creditworthiness	NO	We do not share.
For nonaffiliates to market to you	NO	We do not share.
Questions?	Call Member Connection at: (561) 965-1000	

Who we are	
Who is providing this notice?	Gold Coast Federal Credit Union

What we do	
How does Gold Coast 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 Gold Coast 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 apply for a loan • use your credit or debit card <p>We also collect your personal information from other companies, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit 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 you • sharing for nonaffiliates to market you <p>State laws 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> <p><i>Gold Coast FCU does not share with affiliates.</i></p>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <p><i>Gold Coast FCU does not share with nonaffiliates.</i></p>
Joint Marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <p><i>Gold Coast FCU has joint marketing partners such as CUNA Mutual, Allied Solutions, LLC, and others.</i></p>

Other Important Information	<p>To protect the privacy of our members, we only work with companies that agree to maintain strong confidentiality protections and limit the use of information we provide. We do not permit these companies to sell to other third parties the information we provide to them.</p> <p>We may collect information regarding your mobile device. For your convenience, you may be asked to grant permission for access to your mobile device's geolocation data. This information may be collected when you use certain services that are dependent on your mobile device's location, such as the location of an ATM or in-store transactions.</p>
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