GLOBAL CREDIT UNION

FACTS	WHAT DOES GLOBAL DO WITH YOUR	PERSONAL INFORM	ATION?
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 income. Account balances and transaction history. Claim history and credit information. 		
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 Global chooses to share; and whether you can limit this sharing.		
Reasons we can share	e your personal information	Does Global 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	No
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 don't share
For our affiliates to market to you.		Yes	Yes
For nonaffiliates to m	arket to you.	No	We don't share
To limit our sharing	 Call our Member Service Center toll free at 800-525-9094. Complete and send the Important Privacy Choices for Consumers form. Please note: If you are a new member, we can begin sharing your information 45 days from the date we sent 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 toll free at 800-525-9094.		
Who we are	Who is providing this notice? Global Federal Credit Union; Global Credit Union Insurance Brokers, LLC; Global Credit Union Home Loans, LLC (including dba Procura Mortgage Company); First Financial Northwest Operated by Global Federal Credit Union; and FFNW Operated by Global Federal Credit Union.		
			GCU 03336 R 250411a

What we do		
How does Global 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 Global collect my personal information?	 We collect your personal information, for example, when you: >> Open an account or apply for a loan or insurance. >> Access your account or use your credit or debit card. >> Make payments or perform transactions. We also collect your personal information from others, such as credit bureaus, affiliates, or other companies. 	
Why can't I limit all sharing?	 Federal law gives you the right to limit only: 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. State laws and individual companies may further restrict sharing or give you additional rights to limit sharing. 	
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.	

Definitions		
	Companies related by common ownership or control. They can be financial and nonfinancial companies.	
Affiliates	Our affiliates include companies with Global in their names such as Global Federal Credit Union; Global Credit Union Insurance Brokers, LLC; Global Credit Union Home Loans, LLC (including dba Procura Mortgage Company); First Financial Northwest Operated by Global Federal Credit Union; and FFNW Operated by Global Federal Credit Union.	
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. We don't share with nonaffiliates so they can market to you.	
	A formal agreement between nonaffiliated financial companies that together market financial products or services to you.	
Joint marketing	Our joint marketing partners include investment, insurance, and other financial services companies that are not under common ownership or control with Global Federal Credit Union or any affiliated company.	

Other important information

Do Not Call Policy. This notice is Global's Do Not Call Policy under the Telephone Consumer Protection Act. Global maintains an internal Do Not Call preference list. Do Not Call requests will be honored within 30 days and will be effective for at least five years from the date of the request. No telemarketing calls will be made to residential or wireless phone numbers that appear on Global's internal Do Not Call list.

IMPORTANT PRIVACY CHOICES FOR CONSUMERS GLOBAL

You have the right to control whether we share your personal information for certain purposes. Please read the following information carefully before you make your choices below.

Your Rights

You have the following rights to restrict the sharing of your personal information with our affiliates (companies we own or control) for their marketing purposes and with other non-affiliated companies for joint marketing purposes.

Your Choices

If you have a joint account, your choice(s) will apply to everyone on your account.

Restrict Information Sharing With Companies We Own or Control (Affiliates)

Please **do not share** personal information with affiliated companies for their marketing purposes.

Restrict Information Sharing With Other Companies We Do Business With To Provide Financial Products And Services

Please **do not share** personal information with non-affiliated companies to jointly market financial products and services.

Time Sensitive Reply

You may make or change your privacy choice(s) at any time. Your choice(s) marked here will remain unless you state otherwise. However, if we do not hear from you we may share your personal information for marketing purposes.

Name: _____

Account or Policy Number(s): _____

To exercise your choices:

(1) Fill out and send back this form to us using the envelope provided; or

(2) Call our Member Service Center at 800-525-9094 at any time.