

FACTS**WHAT DOES GOLDEN 1 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: <ul style="list-style-type: none"> ● Social Security number and purchase history ● Account balances and credit card or other debt ● Transaction history and checking account information When you are <i>no longer</i> 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 Golden 1 Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Golden 1 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	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes - information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes - information about your creditworthiness	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions? Call **1-877-GOLDEN 1 (1-877-465-3361)** or visit **golden1.com**

What We Do	
How does Golden 1 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 Golden 1 Credit Union collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> ● Open an account or tell us who receives the money ● Apply for a loan or tell us where to send the money ● Make a wire transfer 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 <ul style="list-style-type: none"> ● sharing for affiliates' everyday business purposes, such as 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 give you additional rights to limit sharing. See below for more on your rights under state law.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> ● <i>Golden 1 Credit Union has no affiliates.</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> ● <i>Golden 1 Credit Union does not share with nonaffiliates so they can market to you.</i>
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> ● <i>Our joint marketing partners include providers of financial products and services</i>

Other Important Information

For Alaska, Illinois, Maryland and North Dakota Members: We will not share personal information with nonaffiliates either for them to market to you or for joint marketing - without your authorization.

For California Members: We will not share personal information with nonaffiliates either for them to market to you or for joint marketing - without your authorization. We will also limit our sharing of personal information about you with our affiliates to comply with all California privacy laws that apply to us.

For Massachusetts, Mississippi and New Jersey Members: We will not share personal information from deposit or share relationships with nonaffiliates either for them to market to you or for joint marketing - without your authorization.

For Vermont Members: We will not share personal information with nonaffiliates either for them to market to you or for joint marketing - without your authorization, and we will not share personal information with affiliates about your creditworthiness without your authorization.

For Nevada Members: We are providing this notice to you pursuant to Nevada law. If you prefer not to receive unsolicited marketing calls from us, you may elect to be placed on our internal Do Not Call List by writing to us at **8945 Cal Center Drive, Sacramento, CA 95826**, by calling **1-877-GOLDEN 1 (1-877-465-3361)**, or by writing to us at **golden1.com**. To obtain further information, you may contact our customer service department at the address, telephone number or electronic mail address provided above, or you may contact the Office of the Attorney General for the State of Nevada, at 100 North Carson Street, Carson City, NV 89701, (775) 684-1100, or aginfo@ag.nv.gov, or the Bureau of Consumer Protection, Office of the Attorney General, at 555 E. Washington St., Suite 3900, Las Vegas, NV 89101, (702) 486-3132, or bcpinfo@ag.state.nv.us.

California law gives you the right to opt out of certain sharing. Please see the enclosed notice entitled, "Important Privacy Choices For Consumers."