GENISYS
CREDIT UNION

FACTS	**WHAT DOES GENISYS CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?**

Why?	Financial institutions 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 • Payment history and Credit Scores • Transaction and Checking account 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 institutions can share their members' personal information; the reasons Genisys® Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information *(See definitions on back)*	**Does Genisys 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	NO
For our affiliates' everyday business purposes- information about your creditworthiness	NO	NO
For non-affiliates to market to you	NO	NO

Questions?	Call (248)322-9800 ext. 5 or (800)521-8440 ext. 5.

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Who we are

Who is providing this notice?	**Genisys® Credit Union**

What we do

How does Genisys® 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 Genisys® Credit Union collect my personal information?	We collect your personal information, for example, when you • Open an account or deposit money • Pay your bills or apply for a loan • Use your credit or debit card We also collect your personal information from others, such as credit bureaus 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 information for non-affiliates 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 or non-financial companies.
Non-affiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. • Genisys® Credit Union does not share with non-affiliates so they can market to you

Joint Marketing	A formal agreement between select non-affiliated financial companies that together with Genisys Credit Union market financial products or services to you.
	• Our joint marketing partners include:
	  • Financial Service Providers
	  • Investment Services

Other Important Information

• If you are a new member, we may begin sharing your information (30) days from the date we provide this notice.

• Due to state laws, Vermont and California members are excluded from Joint Marketing sharing.

• If you have previously requested to be excluded from our mailings, your information will continue to be excluded.

• After your account is closed and you are no longer our member you may continue to receive Joint Marketing mailings for up to 60 days after closing.

• For online and mobile users we will keep a record of the account for two (2) years after closing. After that period, all personal information will be removed from our system.