

GREATER KENTUCKY CREDIT UNION, INC.

PRIVACY NOTICE & DISCLOSURE

Trust has always been the foundation of our relationship with members. To preserve your trust, we pledge to protect your privacy by adhering to the practices described below. By signing any application or agreement with us, or your use or continued use of any of our services after receiving this document, you jointly and severally agree to the terms and conditions set forth in this Policy and Agreement. In this Agreement the terms we, our, or us means Greater Kentucky Credit Union, Inc.; and the terms you or your means all members, consumers, borrowers and guarantors.

1. The types of Information We Collect. We only collect information about our members for lawful business purposes, or as otherwise required by applicable law. We collect information about members from the following sources: (a) Applications for services, other forms and any communications you send to us including electronic messages from which we collect your name, addresses, phone numbers, social security numbers, financial data, birth date, gender and other information; (b) Transactions involving your accounts or services with us from which we collect information such as your name, account number, balance, payment history, parties to your transactions and credit card usage; and (c) Consumer Credit Reports from which we collect information regarding your creditworthiness, credit history and account activity. You agree that the telephone number, street and e-mail addresses provided in your Membership Application and Signature Card, or any other application or communication sent to us are publicly available and will be used to provide notices, disclosures, statements, other communications (including but not limited to our responses to your e-mail communications) and offers for certain products or services.

2. The types of Information We Disclose. To benefit our members, we share the information described in Paragraph 1 (above) within the Credit Union, and with certain trusted third parties described in this paragraph, who are obligated to maintain the confidentiality and security of your private information. We use the services of various third parties to assist us in offering financial services to our members. For example, we use the services of third parties for processing transactions using credit cards, checks, debit cards and other access

devices; for assistance in making loan decisions; and for processing our outgoing mail. We also work with companies that provide financial planning, investment and leasing services to members. We share information about individual members with CUNA Mutual Group (CMG), which is a diversified financial services company that serves credits unions and their members. CMG uses this information to offer insurance services to our members. We may also share information when permitted by applicable law. Before entering into relationships with our business partners, we require them to agree to safeguard our members' information and to comply with all applicable privacy laws.

- 3. Security.** We are committed to taking every reasonable precaution to protect individual identifying information that you provide to us. We restrict access to nonpublic personal information about you to employees who need to know that information to provide products or services to you. We also maintain physical, electronic and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.
- 4. Notices and Joint Relationships.** Except where expressly required by applicable law, we will provide all notices to the person (member) listed first on any application, agreement or other relevant document with us. The notice will be mailed to the address noted for the person on the application, agreement or other document. All joint owners, borrowers, and guarantors agree to the receipt and sufficiency of any notice or notification sent according to this paragraph.
- 5. Modification.** The Credit Union reserves the right to modify, change or amend this Privacy Policy and Agreement at any time without notice other than as expressly required by applicable law.



MAIN OFFICE

1001 Red Mile Road, Lexington, KY 40504

MEMBER SERVICE CENTER

2549 Regency Road, Suite 105, Lexington, KY 40503

VERSAILLES BRANCH

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