

FACTS**What does GEICO Federal 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
- Account Balances
- Employment Information
- Income
- Payment History
- Account Information

When you are no longer 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 GEICO FCU chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information:	Does GEICO FCU 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	Yes	No
For our affiliates' everyday business purposes —information about your creditworthiness	No	We Do Not Share
For our affiliates to market to you	No	We Do Not Share
For our nonaffiliates to market to you	No	We Do Not Share

Questions?

Call 1-800-542-7896, visit our website at www.geicofcu.org, or write to us at:
 GEICO Federal Credit Union
 One GEICO Plaza, Washington DC 20076



Who we are	
Who is providing this notice?	GEICO Federal Credit Union

What we do	
How does GEICO FCU 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. We also restrict access to nonpublic personal information about you to those employees and volunteers who need to know the information to provide products or services to you.
How does GEICO FCU 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 others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all 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 to you. ■ Sharing for nonaffiliates to market to 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> <ul style="list-style-type: none"> ■ Our affiliates include companies that GEICO FCU has partnered with such as CUMA (Credit Union Mortgage Association)
Nonaffiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial institutions.</p> <ul style="list-style-type: none"> ■ GEICO FCU does not share with nonaffiliates so they can market to you.
Joint Marketing	<p>A formal agreement between nonaffiliated financial institutions that together market financial products or services to you.</p> <ul style="list-style-type: none"> ■ Our joint marketing partners include credit card companies, investment, insurance company, and other financial service companies.