



FACTS

WHAT DOES GUNDERSEN LUTHERAN 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:

- Social Security number and income
- payment history and account balances
- credit history and transaction history

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 member's 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 Gundersen Lutheran Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Gundersen Lutheran Credit Union share ?	Can you limit 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 products and services to you	No	We don't share
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes - information about your creditworthiness	No	We don't share
For our affiliates' everyday business purposes - information about your transactions and experiences	No	We don't share
For nonaffiliates to market to you	No	We don't share

Regulation E

The following procedure is applicable only to your electronic funds transfers. In case of errors or questions about your electronic transfers:

Telephone or write us at GLCU 1910 South Ave La Crosse, WI 54601 as soon as you can if you think your statement is wrong or if you need more information about a transfer listed on the statement. We must hear from you no later than 60 days after we send you the FIRST statement on which the problem or error appeared.

1. Tell us your name and account number.
2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint in writing within ten (10) business days.

We will tell you the results of our investigation within ten (10) business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 business days* to investigate your complaint or question. If we decide to do this, we will credit your account within ten (10) business days** for the amount you think is in error, so that you have use of the money during that time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within the ten (10) business days, we may not credit your account.

If we decide that there was no error, we will send you a written explanation within three business days after we finish our investigation. You may ask for copies of the documents that we used in our investigations.

*If you give notice of an error within 30 days after you make the first deposit to your account involving a point of sale transaction, or notice of error involving a transaction initiated outside of the United States, its possessions and territories, we will have 90 days instead of 45 days to perform our investigation.

**If you give notice of an error within 30 days after you make your first deposit to your account, we will have 20 business days to credit your account.

Who we are	
Who is providing this notice?	Gundersen Lutheran Credit Union
What we do	
How does Gundersen Lutheran 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. We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products and services to you.
How does Gundersen Lutheran Credit Union collect my personal information?	We collect personal information, for example, when you <ul style="list-style-type: none"> open an account or deposit money pay your bills or apply for a loan show your government-issued ID 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 <ul style="list-style-type: none"> sharing for affiliates' everyday business purposes affiliates from using your information to market to you sharing for nonaffiliates to market to you

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial or nonfinancial companies <ul style="list-style-type: none"> <i>Gundersen Lutheran Credit Union has no affiliates.</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial or nonfinancial companies. <ul style="list-style-type: none"> <i>Gundersen Lutheran 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>Gundersen Lutheran Credit Union does not jointly market</i>

Regulation Z

The Following is applicable only to Open-End Loan accounts. In case of errors or questions about your statement:

If you think your statement is wrong, or if you need more information about a transaction on your statement, write us (on a separate sheet) at GLCU 1910 South Ave La Crosse, WI 54601 as soon as possible. We must hear from you no later than 60 days after we sent you the first statement which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information:

- Your name and account number.
- The dollar amount of the suspected error.
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your statement that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

Special Rule for Credit Card Purchases:

If you have a problem with the quality of goods or services that you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or service, all purchases are covered regardless of amount or location of purchase.)

For question or concerns regarding this notice, please contact:

Gundersen Lutheran Credit Union
 Attn: Member Services
 1910 South Avenue
 La Crosse, WI 54601

Phone: (608) 775-4715
 Website: www.gundluthcu.org
 mail: memberservice@gundluthcu.org