

# Greater Alliance Federal Credit Union Privacy Notice

Greater Alliance Federal Credit Union is owned by its members and run by a board of directors you elect. You can be confident that your financial privacy is a top priority to this credit union. We are required by law to give you this privacy notice to explain how we collect, use and safeguard your personal financial information. If you have any questions, please contact a member service representative at your local office.

[Click here to download Greater Alliance Federal Credit Union's Privacy Policy Disclosure >](#)

To receive a print copy of the Privacy Policy Disclosure by mail, call Greater Alliance Federal Credit Union at 201-599-5500.

We are committed to providing you with competitive products and services to meet your financial needs, which necessitates that we share information about you to complete our transactions and to provide you with certain financial opportunities. In order to do so, we have entered into agreements with other companies that provide either services to us or additional financial products for you to consider.

Under these arrangements, we may disclose all of the information we collect, as described below, to companies that perform marketing or other services on our behalf or other financial institutions with whom we have joint marketing agreements. To protect our member's privacy, we only work with companies that agree to maintain strong confidentiality protections and limit the use of information we provide. We do not permit these companies to sell to other third parties the information we provide to them.

## Information We Collect and Disclose About You

We collect nonpublic personal information about you from a variety of sources and may disclose all the information we collect to companies that perform marketing services on our behalf or to other financial institutions with whom we have joint marketing agreements.

From membership and loan applications and other forms, we obtain information such as name, address, social security number and income.

From your transactions with us or other companies that work closely with us to provide you with financial products and services, we obtain information such as your account balances, payment history, parties to transactions, and credit card usage.

From consumer reporting agencies, we obtain information such as your credit worthiness and credit history.

From verification of information you provide on applications and other forms, we obtain information from current and past employers, other financial institutions and other sources listed on the application.

We may also disclose information we collect about you under other circumstances as permitted or required by law. These disclosures typically include information to process transactions on your behalf, conduct the operations of our credit union, follow your instructions as you authorize, or protect the security of our financial records.

If you decide to terminate your membership or become an inactive member, we will adhere to the privacy policies and practices as described in this notice.

## **How We Protect Your Information**

We restrict access to nonpublic personal information about you to those employees who have a specific business purpose in utilizing your data. Our employees are trained in the importance of maintaining confidentiality and member privacy. We maintain physical, electronic, and procedural safeguards that comply with federal regulations and leading industry practices to safeguard your nonpublic personal information.

## **Online Privacy Statement**

This statement provides information about privacy related to usage of our website. For information and privacy practices in connection with accounts and services we provide (including online banking), refer to our privacy notice [found here](#). Our general website does not gather personal data from visitors. However, we may use web analytic services to help us analyze and improve the user experience. These services do not collect personal information of a user. Rather they employ “cookies” which are files placed on your computer to generate information about your use of the website. The cookies provide information of your use of the website (including your IP address), which is transmitted to us or to our analytics provider. You may set your browser to refuse cookies, but if you do so, not all features of the site may be fully functional for you.

### **Information Tracking**

When you visit our site, the credit union may track information regarding your habits regarding the pages that you look at, a short text file called a cookie, are downloaded to your computer. A cookie is used to store small amounts of information. This information is collected for traffic analysis only. The cookie does not contain personal details. Depending on the browser that you use, you can set your preferences to block/ refuse cookies, and/ or notify you before they are placed. Typically, this information will be gathered in aggregate of all visitors, so that we can continue providing content that is frequented most and replacing content that goes unvisited. Transactions and inquiries

conducted through the Web Branch will be tracked individually, and transactions will appear on your monthly statement.

### **Online Advertising**

The credit union may advertise services and products to you through third-party websites such as but not limited to Google or Bing. This includes advertisements displayed to previous credit union website visitors on third-party websites through the use of remarketing technologies. Third-party vendors, including Google, use cookies to serve ads based on website visitor's past visits to the credit union website. Any data collected will be used in accordance with the credit union's privacy policy and the third-party's privacy policy. We do not collect any information through the use of Google's or any other third-party remarketing system that can reveal your identity or access your computer. Remarketing services allow the credit union to deliver you relevant advertisements based on your previous web viewing history. You can opt out of Google's use of cookies by visiting [Google's Ads Settings](#) or opt out of additional third-party vendor's use of cookies by visiting the [Network Advertising Initiative opt-out page](#).

### **Information Sharing**

The credit union will not sell any personal information to any third party at any time. Greater Alliance may share information with business partners when deemed appropriate by the Board of Directors or Management staff. Some examples may be to offer group insurance rates to our members, or credit reporting agencies. From time to time we may offer other services through a business partner which requires disclosure of certain information, but only at your request. Signing up for or registering for any of these services may constitute your request.

### **Other Links**

From time to time the credit union may provide links to other web sites. Greater Alliance Federal Credit Union is not liable for content or availability of linked pages. Greater Alliance Federal Credit Union makes no assertion of privacy for links not under its domain. If you choose to display public information in any forum you should be aware that anyone can record and use that information. We do not control the actions of our users and visitors. We have no control of the privacy policies of business partners or other vendors. If you choose to email the credit union please do not include any information which is not public as email is NOT secure and is susceptible to interception.

### **Acceptance**

By using the greateralliance.org web site or Greater Alliance's online or mobile banking services, you signify your acceptance of these Privacy Policies and Terms of Use. If you do not agree to these Terms of Use or Privacy Policy your only recourse is to not use these pages. We reserve the right to make changes to these policies at anytime and without advanced notice.

## **Our Mobile App and Your Location Data**

Our mobile banking app periodically collects, transmits, and uses geolocation information to support features that prevent fraudulent card use and alerts, but only if you expressly authorize collection of such information. You may choose whether geolocation information can be monitored on a continuous basis in the background, only while the app is being used, or not at all. You can change your location permissions at any time in your device settings.