



Rev 12/2010

WHAT DOES GUNNISON SAVINGS AND LOAN ASSOCIATION, INC. 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
- Account balances
- Credit history
- Checking account information
- Assets
- Employment Information

When you are *no longer* our customer, we continue to share your information as described in this notice

HOW?

All financial companies need to share customers' and members' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' and members' personal information; the reasons **Gunnison Savings and Loan Association** chooses to share.

| Reasons we can share your Personal information. | Does GS&L 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 | 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 transactions and experiences | NO | We don't Share |
| For our affiliates' everyday business purposes- Information about your creditworthiness | NO | We don't Share |
| For Nonaffiliates to market to you | NO | We don't Share |

Questions? Call 970-641-2171, or go to www.gunnisonsl.com

What we do

How does Gunnison Savings and Loan
Protect my personal information?

To protect my personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secure files and buildings.

How does Gunnison Savings and Loan
Collect my personal information

We collect your personal information, for example, when you open an account, make a wire transfer, deposit money, apply for a loan, and use your debit card.

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 for Nonaffiliates to market to you.

State laws and individual companies may give you additional rights to limit sharing.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies. ***Gunnison Savings and Loan has no affiliates.***

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies. ***Gunnison Savings and Loan does not share with non-affiliates so they can market to you.***

Joint Marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you. ***Gunnison Savings and Loan doesn't jointly market.***