

FACTS	WHAT DOES GREATER ACCESS FINANCIAL DO WITH YOUR PERSONAL INFORMATION	
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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?	<p>The types of personal information we collect and share depend on the product or service you have with us. The information can include:</p> <ul style="list-style-type: none"> • Social Security Number and employment information • Account balances and transaction history • Credit History
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Greater Access chooses to share; and whether you can limit the sharing.

Reasons we can share your personal information	Does Greater Access share?	Can you limit this sharing?
For our everyday business purposes - such as to process your transactions, maintain your account, respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes - with service providers we use to offer our products and services to you	Yes	No
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes - information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes - information about your creditworthiness	Yes	Yes
For our affiliates to market to you	No	We don't share
For our affiliates to market to you	No	We don't share

To limit our sharing	Call (408) 282-9931 or go to gafllc.com/privacy If you are a new customer, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer a customer, we can continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.
Questions?	Call (408) 282-9931 or go to gafllc.com/privacy

Who we are	
Who is providing this notice?	Greater Access Financial, LLC

What we do	
How does Greater Access 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, secured files, and secured buildings.
How does Greater Access collect my personal information?	<p>We collect your personal information when you:</p> <ul style="list-style-type: none"> • Apply for credit • Open an account or make payments on your account <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 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>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply individually unless you tell us otherwise. Any account holder may express a privacy preference on behalf of the other joint account holders.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and non-financial companies.
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial or non-financial companies.</p> <ul style="list-style-type: none"> • Greater Access does not share to nonaffiliates so they can market to you.
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • Greater Access does not jointly market.

Other important information	
<p>SMS Disclaimer: All the above categories exclude text messaging originator opt-in data and consent; this information will not be shared with any third parties.</p> <p>Important Notice about Credit Reporting: We may report information about your account to credit bureaus and/or consumer reporting agencies. Late payments, missed payments, or other defaults on your account may be reflected in your credit report and/or consumer report.</p>	