

Great NorthWest Federal Credit Union

SOUND INVESTMENT

DECEMBER 2009



No fee
Home Equity
Line of Credit
Up to \$100,000

Holidays on the house!

Payments do not change if your rate changes. Rates may vary depending on your loan-to-value. Must be owner occupied primary residence. Other restrictions may apply. Loans on approval of credit.



Help us support St. Jude Children's Hospital

Great NorthWest FCU will be teaming up with Kix 95.3 to sponsor the Country Cares for St. Jude's Kids Radiothon February 25-26. Listeners will be able to call the radio station and pledge their support for the children's hospital between the hours of 6:00 a.m. and 7:00 p.m. each day. In addition, Great NorthWest FCU will be collecting donations at all four locations by selling paper boots that will be displayed in each lobby.



St. Jude Children's Research Hospital is the largest childhood cancer research center in the United States in terms of the number of patients enrolled and successfully treated. Since it's open in 1962, it has treated about 20,000 children from all over the United States and more than 80 foreign countries. The hospital maintains 78 inpatient beds and treats about 250 patients each day. And best of all, no child has ever been turned away because of the inability to pay.

hAPPY nEW yEAR! Upcoming Closures

New Year's Day
January 1

Martin Luther King, Jr. Day
January 18

Presidents' Day
February 15

Turbo Tax is now available
at www.greatnwfcu.com

Attend the Annual Meeting

Make plans to attend the 57th Annual Membership Meeting on Saturday, March 20, 2010. This year's meeting will be held at the Peninsula Senior Center in Ocean Park. Watch for details.

Transfer your balances to a fixed rate VISA

Here's an easy new years resolution! Apply for a fixed rate VISA from Great NorthWest FCU and transfer your high, variable rate balances. Resolve to have one easy payment with a rate that won't take you by surprise. Visit any of our four locations or apply online at www.greatnwfcu.com today. Loans on approval of credit.



Raymond member Bob Jones and granddaughter, Emily VanBlaricom, take advantage of GNWFCU's Annual Shred Day Event on October 17, 2009.

Privacy Policy & Disclosure

The protection of our members' privacy and the safekeeping of confidential information is of utmost concern to the credit union. As such, you can rely on our commitment to protect confidential information relating to your account.

Information We Collect

We collect non-public personal information about you from the following sources:

- Information we receive from you on applications or other forms;
- Information about your transactions with us, our affiliates, or others; and
- Information we receive from a consumer reporting agency.

Information We Share

We do not disclose any non-public personal information about our members and former members to anyone, except as allowed by law.

However, we may disclose the following information to companies that perform marketing services on our behalf or to other financial institutions with whom we have joint marketing agreements:

- Information we receive from you on applications or other forms, such as your name, address, and age.

When Information May Be Shared

The credit union only shares information for legitimate business reasons, with the ultimate goal of bringing you greater convenience and more choices. Information will be shared only if the credit union determines that your interest would be served.

Personal financial information such as your account balance or loan information will never be shared except: (1) when necessary to complete a transaction, (2) when a third party is verifying the existence or condition of your account in accordance with applicable law, (3) when such disclosure is in compliance with the law, government agencies or court orders, (4) when you give us your written permission, or (5) to protect secured assets or the assets of the credit union.

Information shared with affiliates will be limited to contact information such as your name and address. Information obtained from outside sources (such as a credit bureau) will never be released by the credit union.

The credit union strives to assure that all affiliates maintain privacy standards comparable to our own; therefore, before sharing any information with an affiliate, the credit union will first obtain a written confidentiality statement from the affiliate.

The credit union will not intentionally release any account information on accounts owned by minor members.

The credit union will not release confidential member information to agents of the state or federal government, except as required by law or under an appropriate legal writ.

Information Sharing Restrictions - Your Ability To Opt Out

If you prefer that we do not disclose non-public personal information about you to non-affiliated third parties, you may opt out of those disclosures, that is, you may direct GNWFCU not to make those disclosures (other than disclosures permitted by law). If you wish to opt out of disclosures to non-affiliated third parties, please write us at Great NorthWest Fed-

eral Credit Union, Attn: Privacy, 301 W. Wishkah, Aberdeen, WA 98520. Please sign your request and include your account number(s). Note, however, that if you opt out, you will likely be excluded from receiving information about any credit union ancillary services, such as life or automobile insurance, investment products, and credit life and disability insurance. Also, if one owner elects to opt out, it will govern all other owners.

Accuracy of Information

The credit union will take reasonable precautions to protect the accuracy and reliability of your member information; however, you are responsible for updating your member record from time to time in order to assure its accuracy. The credit union will respond to your requests to update information on your account as quickly as possible.

Protecting Your Privacy

We restrict access to non-public personal information about you to those employees and agents who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your non-public personal information.

Internal Procedures

As part of our commitment to protect the confidentiality of your account information, the credit union has established procedures for periodically training staff on the importance of member privacy, and the credit union's privacy policy. The credit union also distributes a copy of the policy to new staff members as a part of their orientation.

Staff may access your account information only when necessary for business reasons. The credit union has also established appropriate security standards to protect against unauthorized access to member information.

We reserve the right to change this policy; we will give you any notice required by law, if changes are made.

Unwanted Solicitations

Opting out of the credit union's affiliate program will not eliminate information or solicitations from outside sources. For a small fee (\$1.00) you can reduce the amount of advertising you receive from other companies, by contacting the Direct Marketing Association and having your name added to the Association's Mail Preference Service list of consumers who do not wish to be contacted by mail or via telephone for marketing purposes. Remember to include your name, address, and telephone number in your written request. Also, provide all spelling and possible variations of your name, as well as the names of other persons living at your address. Be sure to sign and date your letter, and include a check or money order for \$1.00. Mail Preference Service, c/o Direct Mail Marketing Association, P.O. Box 282, Carmel, NY 10512-9008. The Direct Mail Marketing Association will retain your information for five years. At the end of that time, you will again have to submit your request to have your name added to the no-contact list. If you prefer to terminate solicitations by using your phone, call Experian at (402) 458-5247. The automated phone service offers a choice of prompts that will allow you to terminate mail solicitations, telemarketing solicitations, or both with the simple touch of a button.