

# Privacy Policy



## What does Bellco Federal Credit Union do with your personal information?

|              |   |
|--------------|---|
| <b>Why?</b>  | 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.           |
| <b>What?</b> | The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> <li>• Social Security number and income</li> <li>• account balances and payment history</li> <li>• credit history and credit scores</li> </ul> |
| <b>How?</b>  | 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 members' personal information; the reasons Bellco Federal Credit Union chooses to share; and whether you can limit this sharing.      |

| Reasons we can share your personal information  | Does Bellco share? | Can you limit this sharing? |
|---|--------------------|-----------------------------|
| <b>For our everyday business purposes</b> – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus | Yes                | No                          |
| <b>For our marketing purposes</b> – to offer our products and services to you   | Yes                | No                          |
| <b>For joint marketing with other financial companies</b>   | Yes                | No                          |
| <b>For our affiliates' everyday business purposes</b> – information about your transactions and experiences   | No                 | We don't share              |
| <b>For our affiliates' everyday business purposes</b> – information about your creditworthiness   | No                 | We don't share              |
| <b>For our affiliates to market to you</b>  | Yes                | Yes                         |
| <b>For our non-affiliates to market to you</b>  | No                 | We don't share              |

*(continued)*



## What we do

|   |  |
|---|--|
| <b>How does Bellco Federal Credit Union protect my personal information?</b>              | 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.  |
| <b>How does Bellco Federal Credit Union collect my personal information?</b>              | We collect your personal information, for example, when you <ul style="list-style-type: none"><li>• open an account or use your credit or debit card</li><li>• make deposits or withdrawals from your account</li><li>• apply for a loan or open an account</li></ul> <i>We also collect your personal information from others, such as credit bureaus, affiliates, or others.</i>                                 |
| <b>Why can't I limit all sharing?</b>   | Federal law gives you the right to limit only <ul style="list-style-type: none"><li>• sharing for affiliates' everyday business purposes – information about your creditworthiness</li><li>• affiliates from using your information to market to you</li><li>• sharing for non-affiliates to market to you</li></ul> <i>State laws &amp; individual companies may give you additional rights to limit sharing.</i> |
| <b>What happens when I limit sharing for an account I hold jointly with someone else?</b> | Your choices will apply to everyone on your account.   |

## Definitions

|                        |  |
|------------------------|--|
| <b>Affiliates</b>      | Companies related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"><li>• <i>Our affiliates include financial service providers such as insurance agents, and non-financial companies such as retailers and direct marketers.</i></li></ul> |
| <b>Non-affiliates</b>  | Companies not related by common ownership or control. They can be financial and non-financial <ul style="list-style-type: none"><li>• <i>Bellco Federal Credit Union does not share with our non-affiliates so they can market to you</i></li></ul>  |
| <b>Joint Marketing</b> | A formal agreement between non-affiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"><li>• <i>Our joint marketing partners include insurance and credit card company</i></li></ul>  |

## MAIL-IN FORM

### Mark any/all you want to limit:

Do not allow your affiliates to use personal information to market their products and services to me.

Name

Address

City, State, Zip

Account Number(s)

Phone Numbers

**MAIL TO:**  
Bellco Federal Credit Union  
609 Spring Street, Wyomissing, PA 19610

**QUESTIONS:**  
Call 610.373.5192 or  
go to [www.bellcocu.org](http://www.bellcocu.org)