

Privacy Notice

FACTS	WHAT DOES BELCO COMMUNITY CREDIT UNION 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?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none">• Name, address, Social Security Number and income• Account balances and transaction history• Credit Card or other debt and checking account information <p>When you are <i>no longer</i> our member, we continue to share your information as described in this notice.</p>
How?	All financial companies need to share members’ 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 Belco Community Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does BELCO 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	Yes	No
For joint marketing with other financial companies	Yes	Yes
For our affiliates’ everyday business purposes —information about your transactions and experiences	No	No
For our affiliates’ everyday business purposes —information about your creditworthiness	No	We do not share
For our affiliates to market to you	No	We do not share
For non-affiliates to market to you	No	We do not share

WHAT WE DO
Affiliates Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none">• Belco Community Credit Union does not have any affiliates
Non-affiliates Companies not related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none">• Belco Community Credit Union does not share with non-affiliates
Joint marketing A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none">• Our joint marketing partners include insurance companies, investment companies, and marketing support services companies

OPT OUT NOTICE
<p>Request That Personal Information Not Be Shared With Certain Companies</p> <p>Belco Community Credit Union is owned by its members and run by the Board of Directors you elect. Your financial privacy is important and is a top priority to us. We are required by law to give you a privacy notice to explain how we collect, use and safeguard your personal financial information. Our privacy notice is entitled, “Privacy Notice.” Please read it carefully.</p> <p>As our notice indicates, in order to provide you with the administrative and financial services to meet your financial needs, we must share information about you with certain companies. Disclosures to transaction processors and to service providers are essential for us to carry out our normal business activities. Information released to these companies is released under state and federal law, and it is released only under the direction and supervision of Belco Community Credit Union officers on a confidential basis.</p> <p>We also share information with companies that have entered joint marketing agreements to jointly offer or sponsor a product or service that we feel could be beneficial to members. Disclosure of information to these types of companies is also allowed under the law.</p> <p>If you prefer that we do not disclose nonpublic personal information to companies with whom we have joint marketing agreements, you may opt out by writing a letter. Please state in the letter that you do not want us to share your personal information with companies with which Belco has joint Marketing Agreements. Mail your letter to us at: Belco Community Credit Union, Attn: Opt Out, 449 Eisenhower Blvd., Suite 200, Harrisburg, PA 17111-2302.</p> <p>Once we receive your request to opt out of these disclosures, we will act as quickly as possible to stop disclosures. You may always contact us for assistance if you wish at a later date to revoke your opt out decision. If you have any questions about your financial privacy and/or opt out choice, contact our member consultants at 800-642-4482 or at information@belco.org.</p>