

# Privacy Notice

FACTS	WHAT DOES BELCO COMMUNITY 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>• <b>Name, address, Social Security Number and income</b></li> <li>• <b>Account balances and transaction history</b></li> <li>• <b>Credit Card or other debt and checking account information</b></li> </ul> When you are <i>no longer</i> our member, we continue to share your information as described in this notice.
<b>How?</b>	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?
<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	Yes
<b>For our affiliates' everyday business purposes</b> —information about your transactions and experiences	No	No
<b>For our affiliates' everyday business purposes</b> —information about your creditworthiness	No	We do not share
<b>For our affiliates to market to you</b>	No	We do not share
<b>For non-affiliates to market to you</b>	No	We do not share

## TO LIMIT OUR SHARING • CALL 800-642-4482

### Please note:

If you are a *new* member, we can begin sharing your information 30 days from the date we sent this notice. When you are *no longer* our member, we continue to share your information as described in this notice.

However, you can contact us at any time to limit our sharing.

## WHAT WE DO

### How does Belco Community Credit Union 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 and secured files and buildings.

We also maintain other physical, electronic and procedural safeguards to protect this information and we limit access to information to those employees for whom access is appropriate.

### How does Belco Community Credit Union collect my personal information?

We collect your personal information, for example, when you

- Open an account or apply for a loan
- Provide employment information or show your government-issued ID
- Use your credit or debit card

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

### 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

### What happens when I limit sharing for an account I hold jointly with someone else?

Your choices will apply to everyone on your account.

## DEFINITIONS

### Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- 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.

- 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.

- Our joint marketing partners include insurance companies, investment companies, and marketing support services companies

## OPT OUT NOTICE

### Request That Personal Information Not Be Shared With Certain Companies

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.

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.

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.

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.**

Once we receive your request to opt out of disclosing this information, we will act as quickly as possible to stop third party solicitations. 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](mailto:information@belco.org).

QUESTIONS? • Call 800-642-4482 or go to [www.belco.org](http://www.belco.org)