

# Belton Federal Credit Union

## Privacy Policy

<b>FACTS</b>	<b>WHAT DOES BFCU DO WITH YOUR PERSONAL INFORMATION?</b>
<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>	<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"> <li>• Social Security number</li> <li>• Account Balances</li> <li>• Credit History</li> <li>• Income</li> <li>• Payment History</li> <li>• Credit Score</li> </ul> <p>When you are no longer our member, we continue to share your information as described in this notice.</p>
<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 BFCU chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does BFCU 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	<b>YES</b>	<b>NO</b>
<b>For our marketing purposes-</b> To offer our products and services to you	<b>YES</b>	<b>NO</b>
<b>For joint marketing with our financial companies</b>	<b>YES</b>	<b>NO</b>
<b>For our affiliates' everyday business purposes-</b> Information about your transactions and experiences	<b>YES</b>	<b>NO</b>
<b>For our affiliates' everyday business purposes-</b> Information about your creditworthiness	<b>YES</b>	<b>NO</b>
<b>For nonaffiliates to market to you</b>	<b>NO</b>	<b>NO</b>

<b>Questions?</b>	Call 254-215-2025 or go to <a href="http://beltonfcu.com">beltonfcu.com</a>
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<b>Who we are</b>	
<b>Who is providing this notice?</b>	Belton Federal Credit Union

<b>What we do</b>	
<b>How does BFCU 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 BFCU collect my personal information?</b>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>• Open an account</li> <li>• Pay your bills</li> <li>• Use your credit or debit card</li> <li>• Deposit or Withdrawal funds</li> <li>• Apply for a loan</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates or other companies.</p>
<b>Why can't I limit all sharing?</b>	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>• Sharing for affiliates' everyday business purposes- information about your credit worthiness</li> <li>• Affiliates from using your information to market to you</li> <li>• Sharing for nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>

<b>Definitions</b>	
<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial or nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• Such as companies that provide our checks, Visa products and our core system provider</li> </ul>
<b>Nonaffiliates</b>	Companies not related by common ownership or control. They can be financial or nonfinancial companies.
<b>Joint Marketing</b>	A formal agreement between nonaffiliated financial companies that together market financial products or services to you.