



**FACTS** **WHAT DOES BELLWETHER 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 how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

**What?** The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number
- Payment history
- Credit history
- Account balances
- Transaction or loss history
- Credit card or other debt

**How?** All financial companies need to share members’ personal information to run their everyday business. In the section below, we list the reasons Bellwether Community Credit Union chooses to share; and whether you can limit this sharing.

| Reasons we can share your personal information   | Does BCCU 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 purposes</b> – to offer our products and services to you.   | YES              | NO                          |
| <b>For our affiliates’ everyday business purposes</b> – information about your transactions and experiences.   | YES              | YES                         |
| <b>For our affiliates’ everyday business purposes</b> – information about your credit worthiness.  | NO               | N/A, We don’t share.        |
| <b>For nonaffiliates to market to you.</b>   | YES              | YES                         |
| <b>For our affiliates to market to you.</b>  | YES              | YES                         |

**To limit our sharing** **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 anytime in writing or in person to limit our sharing.

**Questions?** Contact a Member Services Consultant at 1-866-996-9828 or go to [www.bccu.org](http://www.bccu.org) or visit one of our branch offices in Manchester, Bedford and Nashua.

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**Privacy Mail-in Form** Mail completed forms back to Bellwether Community Credit Union, 425 Hooksett Road, Manchester, NH 03104  
**Bellwether Community Credit Union**

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

- Do not share information about my credit worthiness with your affiliates for their everyday business purposes.
- Do not allow your affiliates to use my personal information to market to me.
- Do not share my personal information with non-affiliates to market their products and services to me.

Name: \_\_\_\_\_

Address: \_\_\_\_\_

City, State, Zip: \_\_\_\_\_

Account #: \_\_\_\_\_

**Who we are**

|                                      |   |
|--------------------------------------|---|
| <b>Who is providing this notice?</b> | BCCU means Bellwether Community Credit Union. |
|--------------------------------------|---|

**What we do**

|   |   |
|---|---|
| <b>How does BCCU 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. We also maintain other physical, electronic, and procedural safeguards to protect your information and we limit access to information to those employees for whom access is appropriate.  |
| <b>How does BCCU 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>• Apply for a loan</li> <li>• Seek advice about your investments</li> <li>• Provide account information</li> <li>• Make deposits or withdrawals from your account</li> <li>• Give us contact information</li> <li>• Use your credit or debit card</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 nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>  |
| <b>What happens when I limit sharing for an account I hold jointly with someone</b> | Your choices will apply to everyone on your account.  |

**Definitions**

|                        |   |
|------------------------|---|
| <b>Affiliates</b>      | <p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• <i>Our affiliates include Bellwether Insurance Services, LLC. We do share information with Bellwether Insurance Services, LLC.</i></li> </ul>   |
| <b>Nonaffiliates</b>   | <p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• <i>Nonaffiliates we can share with include companies such as credit bureaus, data processors, credit and debit card processing networks, insurance companies, and mailing and distribution services. Our nonaffiliates also include Northeast Planning Associates.</i></li> </ul> |
| <b>Joint marketing</b> | <p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>• <i>Our joint marketing partners include ancillary services such as identity theft protection and insurance.</i></li> </ul>   |

**Other Important Information**

**For Alaska, Illinois, Maryland and North Dakota Members.** We do not share personal information with nonaffiliates, either for them to market to you or for joint marketing-without your authorization.

**For California Members.** We do not share personal information with nonaffiliates, either for them to market to you or for joint marketing-without your authorization. We will also limit our sharing of personal information about you with our affiliates to comply with California privacy laws that apply to us.

**For Massachusetts, Mississippi, and New Jersey Members.** We will not share personal information from deposit or share relationships with nonaffiliates, either for them to market to you or for joint marketing without your authorization.

**For Vermont Members.** We do not share personal information with nonaffiliates, either for them to market to you or for joint marketing without your authorization and we do not share personal information with affiliates about your creditworthiness without your authorization.

| Mobile Permissions         |   |  |
|----------------------------|---|--|
| Permissions                | Function  | Example  |
| Camera                     | Allows access to the device's camera for mobile check deposit.                      | Mobile Remote Deposit                                  |
| Location                   | Allows access to location maps and directions to centers and ATM locations.         | Maps   |
| Access to External Storage | Allows access to files/media on the device for optional Secure Message attachments. | Secure Message Attachments                             |
| Contacts                   | Allows access to contacts on the device for P2P recipients.                         | Person to Person Payments                              |
| Audio                      | Allows access to the device's microphone for optional Chat functions.               | Chat   |
| Phone NH                   | Allows access to information about the user's device for location identification.   | Malware / Anti-Phishing for Easy Solutions Integration |
| Images                     | Allows access to stored images on the device.                                       | Receipt Capture, Mobile Remote Deposit                 |