

Norristown Bell Credit Union

Privacy Policy

FACTS

WHAT DOES NORRISTOWN BELL CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?

Why? Financial Institutions 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? 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 and income
- Account balances and payment history
- Credit history and credit scores

When you are *no longer* our member, we may continue to share your information as describes in this notice.

How? All financial institutions need to share members' personal information to run their everyday business. In the sections below, we listed the reasons financial companies can share their members' personal information; the reasons Norristown Bell Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does NBCU 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	YES
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	YES
For nonaffiliates to market to you (other than within a joint marketing agreement)	NO	YES

Questions? Call toll free 800-996-2328

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Who we are

Who is providing this notice	Norristown Bell Credit Union
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What we do

How does Norristown Bell 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 measure include computer safeguards and secured files and building
How does Norristown Bell Credit Union collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • Open an account or deposit money • Pay your bills or apply for a loan • Use your credit or debit card <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> • 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 <p>State laws and individual companies may give you additional rights to limit sharing.</p>

Definitions

Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • We have no affiliates.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • We do not share with nonaffiliates, other than with joint marketing agreements.
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> • We may market jointly with nonaffiliates.