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PRIVACY STATEMENT



The Baltimore County Employees Federal Credit Union, your member-owned financial institution, is committed to providing you financial products and services to meet your needs and help you achieve your financial goals. We are equally committed to protecting your privacy. You can be confident that your financial privacy has always been a priority of this Credit Union.

We are providing you this Privacy Notice to explain how we collect, use, and safeguard your personal financial information. We hope you find it informative and reassuring as to our commitment to this issue.

What does Baltimore County Employees Federal 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?

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

- Social Security Number and account balances
- Credit history and credit scores
- Income and payment history

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 Baltimore County Employees Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does BCEFCU 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	We do not share
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	Yes	Yes

[To Limit Sharing](#)

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Become a Member!
Are you Eligible?

Find out What's New!

Protecting your Privacy

Links of Interest

Your Opinion Counts!!
 We value your feedback as we strive to serve you better.



Members can take a short anonymous survey here.

We also collect your personal information from others, such as credit bureaus, affiliates, and 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 non-affiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

Certain member transactions, such as real estate loans (purchases, refinances, home equity loans) involve the recordation of first and second mortgages in a "Land Records" Office and become a matter of public record and are available to any person or business firm desiring to obtain this type of data.

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 non-financial companies.

- Baltimore County Employees Federal Credit Union has no affiliates.

Non-Affiliates

Companies not related by common ownership or control. They can be financial and non-financial companies.

- Non-affiliates Baltimore County Employees Federal Credit Union shares with can include insurance companies, government agencies, plastic card processors (credit/debit/ATM), financial statement publishers or printers, mortgage companies, mortgage service companies, consumer reporting agencies, data processors, check/share draft printers, and direct marketing companies.

Joint marketing

A formal agreement between non-affiliated financial companies that together market financial products or services to you.

- As of March 31, 2014, the Baltimore County Employees Federal Credit Union did not have joint marketing partners to disclose for this Privacy Notice.

Other important information

You may opt out of receiving marketing information from Baltimore County Employees Federal Credit Union or through its joint marketing agreements. Follow the instructions in the "To Limit Sharing" section.

ROUTING #: 252075757

YOUR CREDIT UNION...SAFE AND FINANCIALLY SOUND [CLICK HERE](#)

TOWSON LOCATION

23 W.SUSQUEHANNA AVENUE
TOWSON, MARYLAND 21204
410-828-4730 1-800-234-4730
410-828-0325 MEMBER SERVICES FAX
410-828-4550 LOAN DEPARTMENT FAX

BRANCH HOURS
MONDAY - WEDNESDAY 8AM-4PM
THURSDAY 8AM-6PM
FRIDAY 8AM-4PM
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PERRY HALL LOCATION

8640 RIDGELY'S CHOICE DRIVE
BALTIMORE, MARYLAND 21236
410-828-4730
1-800-234-4730
410-248-9056 FAX

BRANCH HOURS
MONDAY - THURSDAY 9AM-5PM
FRIDAY 9AM-6PM
SATURDAY 9AM-12 NOON
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