

Privacy

Home ► Privacy

Bellwether Community Credit Union Online Privacy Practices

Bellwether Community Credit Union (BCCU) is committed to safeguarding information about our members and visitors to our website. Our Privacy Policy explains our collection, use, retention and security of member information and applies to users of our products and services. Online activities may be subject to both our Privacy Policy and our Online Privacy Practices.

See our [Children's Online Privacy Policy](#) as it relates to our "Save It Today!" Kid's Club, and which is issued in conjunction with this Privacy Statement, by clicking [here](#).

These Online Privacy Practices explain our use of the information we collect about you when you visit our website. They do not constitute a contract or create legal rights or modify or amend any agreements BCCU has with its members or visitors.

Online Privacy Practices:

- [Advertising Cookies](#)
- [How We Collect Information](#)
- [Information Storage](#)
- [Personal Information](#)
- [Third Party Sites](#)

Facts	WHAT DOES BCCU 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 depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> • Social Security number • Account balances • Payment history • Transaction or loss history • Credit 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?
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	No
For joint marketing - to offer our products and services to you	Yes	No
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	N/A - We don't share
For our affiliates to market to you	No	N/A - We don't share
For non-affiliates to market to you	Yes	Yes

To limit our sharing	<p>Click here to download and print the privacy form</p> <p>Bellwether Community Credit Union, 425 Hooksett Road, Manchester NH 03104</p> <p>Please note: If you are a <i>new</i> member, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no</i></p>
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	30 days from the date we sent this notice. When you are no longer our member, we will continue to share your information as described in this notice. However, you can contact us in writing or in person to limit our sharing.
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Questions?	Contact a Member Services Representative at 1-866-996-9828 or go to www.bccu.org or visit one of our branch offices in Manchester, Bedford, and Nashua.
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Who We Are	
Who is providing this notice?	BCCU means Bellwether Community Credit Union
What We Do	
How does BCCU 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 BCCU collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • Open an account • Apply for a loan • Seek advice about your investments • Make deposits or withdrawals from your account • Give us contact information • Use your credit or debit card • Provide account information <p>We also collect your personal information from other, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all 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 with non-affiliates who market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>
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	<p>Companies related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> • <i>Our affiliates include TCU Financial Services. We currently do not share information with TCU Financial Services.</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> • <i>Non-affiliates 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.</i>
Joint Marketing	<p>A formal agreement between non-affiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • <i>Our joint marketing partners ancillary services such as identity theft protection.</i>
Other Important Information	
<p>For Alaska, Illinois, Maryland and North Dakota Customers. We do not share personal information with non-affiliated institutions, for them to market to you or for joint marketing, without your authorization.</p> <p>For California Customers. We do not share personal information with non-affiliated institutions, 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 all California privacy laws that apply to us.</p> <p>For Massachusetts, Mississippi and New Jersey Customers. We will not share personal information from deposit or share relationships with non-affiliates, either for them</p>	

personal information from deposit or share relationships with non-affiliates, either for them to market to you or for joint marketing, without your authorization.

For Vermont Customers. We do not share personal information with non-affiliates, 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.

[Download our Privacy Mail-in Form here.](#)

Mail To:
Bellwether Community Credit Union
425 Hooksett Road
Manchester, NH 03104