



[Home](#) » [BenchSmart Federal Credit Union Privacy Notice and Disclosure Statement](#)

BenchSmart Federal Credit Union Privacy Notice and Disclosure Statement

Rev 3/10

FACTS

WHAT DOES BENCHSMART 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 depend on the product or service you have with us. This information can include:

- n Social Security number
- n credit history
- n payment history

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

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 BenchSmart Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does BenchSmart FCU 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	No	No
For joint marketing with other financial companies—	No	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	Yes	Yes, we will only share with your approval
For our affiliates to market to you—	No	No
For nonaffiliates to market to you—	No	No

Questions?

Call (662) 746-0048

What we do

How does BenchSmart FCU 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.
How does BenchSmart FCU collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> n open an account n apply for a loan n use your debit card
Why can't I limit all sharing?	Federal law gives you the right to limit only <ul style="list-style-type: none"> n sharing for affiliates' everyday business purposes—information about your creditworthiness n affiliates from using your information to market to you n 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.
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	<p>n <i>BenchSmart Federal Credit Union does not share with our affiliates</i></p>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <p>n <i>BenchSmart Federal Credit Union does not share with nonaffiliates so they can market to you</i></p>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <p>n <i>BenchSmart Federal Credit Union doesn't jointly market</i></p>

E-BR@NCH LOGIN

User ID:

Password:

LOGIN

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