

2317 Easton Avenue
 Bethlehem, PA 18017-5099
 Phone 610-691-0041
 Fax 610-691-8624
 E-mail service@btcu.org

Convenient Access:

Virtual Branch

Electronic Bill Pay

Audio Response
1-800-553-0857

VISA Visa Online

No-Fee ATMs

MEMBERS Online Services

Mortgage App

Loan App

SAVINGS RATES | LOAN RATES

How Do I Join?

CLOSED Friday,
April 18th (Easter Holiday)

Office Hours:

Monday, Tuesday,
Wednesday, Friday:
9:00 a.m. - 5:00 p.m.
Thursday:
9:00 a.m. - 6:00 p.m.

Closing or delay due to weather?
Check WFMZ:



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BTFCU Privacy & Web Policies

BTFCU Consumer Privacy Statement

FACTS	WHAT DOES BETHLEHEM TEACHERS FCU 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 • Account transactions • Credit card or other debt • Checking account information <p>When you are <i>no longer</i> a member, we continue to share your information as described in this notice.</p>
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 Bethlehem Teachers FCU chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Bethlehem Teachers 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	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes - information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes - information about your creditworthiness	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions? Call 610-691-0041 or email us at service@btcu.org

Who Are We?	
Who is providing this notice?	Bethlehem Teachers FCU means Bethlehem Teachers Federal Credit Union.

What We Do	
How does Bethlehem Teachers 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	We collect your personal information, for example, when you... • Open an account



*Serving Members
Since 1935*

Bethlehem Teachers FCU collect my personal information?

- Open an account
- Apply for a loan
- Use your credit or debit card
- Make deposits or withdrawals from your account
- Provide account information

We also collect your personal information from others, such as credit bureaus, affiliates, or 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 nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state laws.

Definitions

Affiliates	Companies related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> • <i>Bethlehem Teachers FCU has no affiliates.</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> • <i>Bethlehem Teachers FCU does <u>not</u> share with nonaffiliates so they can market to you..</i>
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> • <i>Our joint marketing partners include credit card companies and insurance companies.</i>

Other Important Information

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

For California Members: We will 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 all 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 will not share personal information with nonaffiliates—either for them to market to you or for joint marketing—without your authorization, and we will not share personal information with affiliates about your creditworthiness without your authorization.

Web Policy

- BTFCU respects your privacy. Through our Web site, we strive to provide valuable information to you about how we may serve you. Whether you are a valued existing customer or someone shopping for new bank services, we hope our site answers your questions about our products and services, locations, and hours.
- As a visitor to our Web site, you need not be concerned about the privacy of your personal information. Our site is not designed to collect personally identifying data on visitors.
- Our Web site does not require you to disclose any personally identifying information. If, however, you choose to contact us via e-mail, please keep in mind that your e-mail address, and any other information your e-mail header shows about you, such as your name or organization, will be revealed to us in the e-mail. We pledge, however, that when you communicate with us via e-mail, we will use your e-mail information only for the specific purpose of responding to your questions or comments. Your e-mail address will not be sold, nor will it be shared with others outside the bank unless we are compelled to do so by law.
- Bethlehem Teachers Federal Credit Union (BTFCU) does not endorse, nor is it affiliated with, any third party entity which may have provided a link to this Web site. Similarly, BTFCU does not endorse, nor is it necessarily affiliated with, any entity to which you may link from this Web site.