

# FACTS

## WHAT DOES BROWN COUNTY EMPLOYEES 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:

- Social Security number and income
- Account Balance and payment history
- Transaction history and credit history

### How?

All financial companies need to share member's personal information to run their everyday business. In the section below, we list the reasons financial companies can share their member's personal information; the reasons chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does share?	Can you limit this sharing?
<b>For our everyday business purposes—</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	YES	NO
<b>For our marketing purposes—</b> to offer our products and services to you	YES	NO
<b>For joint marketing with other financial companies</b>	NO	DO NOT SHARE
<b>For our affiliates' everyday business purposes—</b> information about your transactions and experiences	NO	DO NOT SHARE
<b>For our affiliates' everyday business purposes—</b> information about your creditworthiness	NO	DO NOT SHARE
<b>For nonaffiliates to market to you</b>	NO	DO NOT SHARE

### To limit our sharing

- Call 920-448-4182 —our menu will prompt you through your choice(s) or
- Visit us online: NOT AVAILABLE ONLINE

**Please note:**

If you are a *new* customer, we can begin sharing your information 30 days from the date we sent this notice. When you are *no longer* our customer, we continue to share your information as described in this notice.

However, you can contact us at any time to limit our sharing.

### Questions?

Call 920-448-4182 or go to [WWW.BCECU.COM](http://WWW.BCECU.COM)

## Who we are

Who is providing this notice?

Brown County Employees Credit Union

## What we do

How does BCECU 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 BCECU collect my personal information?

We collect your personal information, for example, when you

- Open an account or deposit money
- Apply for a loan or show your driver's license
- Make withdrawals from your account

We also collect your personal information from 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.

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 nonfinancial companies.

- *Brown County Employees Credit Union has no affiliates.*

**Nonaffiliates**

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

- *Brown County Employees Credit Union does not share with non-affiliates so they can market you.*

**Joint marketing**

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *Brown county Employees Credit Union does not jointly market.*

## Other important information

Members of Brown County Employees Credit Union have the opportunity to review their information to make necessary changes to ensure that the Credit Union records are complete and accurate. Access to this information can be arranged during regular Credit Union office hours at a mutually agreed upon time.

We appreciate your support and loyalty.