

**HOME**

Sweet Home

**SERVICES & LOANS**

How can we help you?

**ABOUT US**

Meet our team

**CONTACT US**

Don't be a stranger!

**FOR MEMBERS**

Handy tools just for you

**HOME BANKING & ONLINE BILL PAY**

Pay your bills without stamps

## Privacy Policy

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Danville Bell Credit Union will collect only the personal information that is necessary to conduct our business. We will collect nonpublic personal information about our members from the following sources:

- Information we receive from our members on applications or other forms, such as name, address, social security number, assets, income, and debts.
- Information about transactions with us, our affiliates, or others, such as: account balance, payment history, parties to transactions, and credit card usage.
- Information we receive from a consumer-reporting agency, such as: creditworthiness and credit history.

We will not disclose any nonpublic personal information about our members or former members to anyone, except as permitted by law.

We may disclose all of the information we collect, as described above to companies that perform marketing services on our behalf or to other financial institutions with whom we have joint marketing agreements.

Danville Bell Credit Union will restrict access to nonpublic personal information about our members to employees who need to know that information to provide products or services to our members. We will maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard our member's nonpublic personal information.

Credit Union employees will be educated about the importance of maintaining confidentiality and member privacy. If necessary, we will take the appropriate disciplinary steps to enforce our employees' responsibility to protect our member's personal information.

### Facts – What Does Danville Bell 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
- Payment History
- Credit History
- Income
- Account Balances
- Employment information

#### 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 Danville Bell Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Danville Bell Credit Union 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	Yes	No

maintain your accounts), respond to court orders and legal investigations, or report to credit bureaus

<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	We don't share
<b>For our affiliates' everyday business purposes</b> - information about your transactions and experiences	Yes	Yes
<b>For our affiliates' everyday business purposes</b> - information about your creditworthiness	No	We don't share
<b>For non-affiliates to market to you</b>	No	We don't share

### How does Danville Bell Credit Union protect my personal information?

To protect your personal information from unauthorized access to use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

### How does Danville Bell Credit Union collect my personal information?

We collect your personal information, for example, when you:

- Open an account
- Apply for a loan
- Pay your bills
- Use your debit card
- Make a wire transfer

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 non-affiliates to market to you State laws and individual companies may give you additional rights to limit sharing.

## Definitions

**Affiliates** - Companies related by common ownership or control. They can be financial (such as home banking providers, bill pay provider and mortgage originators) and non-financial companies.

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

**Non-affiliates** - Companies not related by common ownership or control. They can be financial and non-financial companies. Non-affiliates we share with can include companies engaged in direct marketing and selling of consumer products and services.

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All accounts are insured to \$250,000 by ASI (American Share Insurance) a private, member-owned insurer. This institution is not federally insured, and if the institution fails, the Federal Government does not guarantee that depositors will get back their money. MEMBERS' ACCOUNTS ARE NOT INSURED OR GUARANTEED BY ANY GOVERNMENT OR GOVERNMENT SPONSORED AGENCY.