

**VCCFCU Online Banking**

Visit our online banking center to manage your accounts and all your banking needs.

Logon ID

[How to enroll](#)  
[Security Advisory](#)



**Current Rates**

Dividends Paid	APY
Regular Shares	0.40%
Youth Shares	3.03%
Share Draft	0.25%
IRAs	0.75%

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Loans	APR
Share Secured	3.50%
Any Purpose 12 mo	3.99%
Debt Consolidation	4.99%

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**Privacy Policy**

**FACTS**

**WHAT DOES VAN CORTLANDT COOP 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.

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

**What?**

- Social Security number and Income
- Account balance and Payment history
- Transaction history and Loss history
- Credit 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 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 Van Cortlandt Coop FCU chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does VCCFCU 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	No
For our affiliates' everyday business purposes—information about your creditworthiness	No	No
For nonaffiliates to market to you	Yes	Yes

<b>Questions?</b>	Call 718-549-5858 or visit <a href="http://www.vccfcu.com">www.vccfcu.com</a>
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<b>Who we are</b>	
<b>Who is providing this notice?</b>	Van Cortlandt Coop FCU

<b>What we do</b>	
<b>How does Van Cortlandt Coop Federal Credit Union protect my personal information?</b>	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 restrict employee access to personal information to a "need to know" basis.
	We collect your personal information, for example, when you
<b>How does Van Cortlandt Coop Federal Credit Union collect my personal information?</b>	<ul style="list-style-type: none"> <li>■ Open an account or deposit money</li> <li>■ Pay your bills or apply for a loan</li> <li>■ Use your debit card or credit card</li> </ul>

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.

**Why can't I limit all 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	
<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>■ <i>Van Cortlandt Coop Federal Credit Union has no affiliates</i></li> </ul>
<b>Nonaffiliates</b>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>■ <i>Nonaffiliates we share with can include financial institutions, insurance companies, direct marketing companies, mortgage companies and nonprofit organizations.</i></li> </ul>
<b>Joint marketing</b>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>■ <i>Our joint marketing partners include insurance companies and credit card companies.</i></li> </ul>



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[Abusive Member Policy](#) | [Denial of Credit Union Services](#)

Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government. National Credit Union Administration, a U.S. Government Agency.

Van Cortlandt Cooperative Federal Credit Union is an equal housing lender.

