

## Privacy Policy

**We, our, and us** mean the credit union. This policy is meant for our members. Use of the words “**you**” and “**your**” refer to our members who have a continuing relationship with us by purchasing or holding financial products or services such as:

- Share Account
- Loan Account
- Credit Card Account

Valley Bell Credit Union recognizes and understands the importance of protecting the personal information of our members. We work diligently to ensure your information is kept confidential. We have no intentions of selling your personal information to third party businesses. This policy will explain how we will use and protect your information. If there are other owners on your account or co-borrowers on a loan, we suggest that you share this information with them.

### Definitions:

**Non-public personal information** means information we collect about you in connection with providing a financial product or service to you. Non-public personal information does not include information that is available from public sources such as telephone directories or government records. We use the term “information” to mean non-public personal information as described.

An **Affiliated company** is a company we own or control.

A **Non-affiliated third party** is a person we do not employ or a company we do not own. This is also known as “other party.”

### Type of Information We Collect:

We collect information about you from the following sources:

- Information we receive from you on applications or other forms
- Information about your transactions with us
- Information about your transactions with other parties
- Information received from a consumer reporting agency
- Information we receive as a result of verifying member information

### Confidentiality, Security, and Integrity of Your Information

We restrict access to those employees who need to know that information to provide products and services to you. We maintain safeguards to protect this information and educate our employees on maintaining confidentiality.

### Disclosing Information to Other Parties

We will not disclose your information to other parties except as disclosed in this policy or as permitted by law. Examples of these might include disclosures necessary to service your account or to prevent unauthorized transactions.

### Authorized Joint Marketing Agreement and Your Information

We may enter into Joint Marketing Agreements with other parties for the purpose of offering additional and worthwhile products and services for our members. Examples of other parties in which we may enter into an agreement are:

- Credit card companies
- Insurance companies
- Brokerage companies

We may disclose your information to other parties with whom we have a joint marketing agreement. Examples of information we may disclose are:

- Name
- Address
- Assets
- Information about your transactions with us such as:
  - Account balances
  - Account transactions
  - Types of accounts
  - Payment history
  - Deposit history
  - Credit card usage
  - Information we received from a credit reporting agency

You may block the disclosure of your information to other parties.

#### **Disclosure of Information of Former Members**

We will not disclose information about former members except as permitted by law.

#### **Blocking Information Given to Other Parties**

In this policy we have explained that we may disclose your information for the purpose of offering additional products and services. If you do not want us to disclose your information to other parties you can block the release of certain information (opt out). Your decision to block the disclosure of your information will apply to all information collected from the products and services you have with us. If your account is jointly owned, receipt of an "opt out" notice from any person on the account pertains to all persons. We will cease in the disclosure of information on all parties on an account.

To exercise your option to "opt out," complete the section below and return it to:

Valley Bell Credit Union  
733 West Chicago Avenue  
Elgin, Illinois 60123

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Do not share my information with non-affiliated third parties.

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Signature

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Name

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Account Number(s)

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Street Address

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City, State, Zip