

# Privacy Notice



340 N. Milwaukee Ave.  
Vernon Hills, IL 60061  
Toll Free: 800-388-7000  
www.bcu.org

**Revised  
January 2023**

FACTS	<b>WHAT DOES BCU DO WITH YOUR PERSONAL INFORMATION?</b>
<b>Why?</b>	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.
<b>What?</b>	The types of personal information we collect and share depend on the accounts, products or services you have with us. This information can include: <ul style="list-style-type: none"> <li>• Name, address, Social Security Number, and income</li> <li>• Account balances and payment history</li> <li>• Credit history and credit scores</li> </ul>
<b>How?</b>	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 BCU chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does BCU share?	Can you limit this sharing?
<b>For our everyday business purposes</b> —such as to process your transactions, maintain the account(s) you have with us, 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>	Yes	No
<b>For our affiliates' everyday business purposes</b> —information about your transactions and experiences	Yes	No
<b>For our affiliates' everyday business purposes</b> —information about your creditworthiness	Yes	Yes
<b>For our affiliates to market to you</b>	Yes	Yes
<b>For non-affiliates to market to you</b>	No	We do not share

<b>To limit our sharing</b>	<ul style="list-style-type: none"> <li>• Call toll-free at 800-388-7000, visit the credit union or mail in the form below.</li> </ul>
<p><b>Please Note:</b> If you are a <i>new</i> member, we can begin sharing your information [30] days from the date we sent you this notice. When you are <i>no longer</i> our member, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.</p> <p><b>If you have questions, call us at toll-free at 800-388-7000 or visit us online at <a href="http://www.bcu.org">www.bcu.org</a>.</b></p>	

Mail-In Form			
If you are on a multiple owner account, your choice(s) will apply to everyone on the account.	Do not share my personal information with your affiliates to jointly market to me.		
	Name		Account No. <input style="width: 90%;" type="text"/>
	Address	<input style="width: 98%;" type="text"/>	
	City, State, ZIP	<input style="width: 98%;" type="text"/>	
<b>Mail to: BCU, 340 North Milwaukee Avenue, Vernon Hills, IL 60061</b>			

<b>Who We Are</b>	
Who is providing this notice?	BCU.

<b>What We Do</b>	
How does BCU 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, secured files and buildings, procedural safeguards and safe record storage. We will continue to review and modify our security controls in the future to deal with changes in products, services and technology.
How does BCU collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> <li>• open an account</li> <li>• apply for a loan</li> <li>• use your credit or debit card</li> <li>• pay your bills</li> <li>• make deposits to or withdrawals from the accounts you have with us</li> </ul> We also collect your personal information from others, including credit bureaus or other companies.
Why can't I limit all sharing?	Federal law only gives you the right to limit: <ul style="list-style-type: none"> <li>• sharing for affiliates' everyday business purposes—information about your creditworthiness</li> <li>• affiliates from using your information to market to you</li> <li>• sharing for non-affiliates to market to you</li> </ul> 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 the account you have with us.

<b>Definitions</b>	
<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>• <i>BCU has the affiliates, Wealth Advisors, LLC. and Life.Money.You., LLC.</i></li> </ul>
<b>Non-affiliates</b>	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>• <i>BCU does not share with non-affiliates so that they can market to you.</i></li> </ul>
<b>Joint marketing</b>	A formal agreement between non-affiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> <li>• <i>Our joint marketing partners include insurance companies, credit and debit card companies, mortgage companies, investment and brokerage firms, and other types of financial product and service companies.</i></li> </ul>

For additional information about our Privacy Policy and practices, please refer to [www.bcu.org /Legal/Privacy-Policy](http://www.bcu.org/Legal/Privacy-Policy).

California Residences – We share information in accordance with California law. Please refer to the Privacy Policy for California Residents on our website.