

# Beaver Falls PA Teachers' Federal Credit Union

## FACTS

**What does Beaver Falls PA Teachers' 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.

## 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
- Income
- Account Balances
- Account Transaction History
- Payment 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 members' personal information to run their everyday business. In the section below, we list the reasons the financial companies can share their members' personal information; the reasons Beaver Falls PA Teachers Federal Credit Union chooses to share; and whether you can limit this sharing.

| Reasons we can share your personal information   | Does Beaver Falls PA Teachers' FCU 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                                       | Yes                         |
| <b>For joint marketing with other financial companies.</b>   | No  | Yes                         |
| <b>For our affiliates' everyday business purposes</b> - information about your transactions and experiences.   | No  | We don't share              |
| <b>For our affiliates' everyday business purposes</b> - information about your creditworthiness.   | Yes                                       | No                          |
| <b>For our affiliates to market to you.</b>  | Yes                                       | Yes                         |
| <b>For nonaffiliated to market to you.</b>   | No  | We don't share              |

## QUESTIONS

Call 724-740-1444 or visit us online at <http://www.bftfcu.org/>