



Bell Bulletin Newsletter April 2016

BELL CREDIT UNION

1601 N Lorraine St • Hutchinson, KS 67501
 Phone: 620-662-0731 • Fax: 620-662-0769
 Toll Free: 1-800-207-2062
 Email: Member_Service@BellCU.com
 Web: www.BellCU.com

78th ANNUAL MEMBERSHIP MEETING!

Bell Credit Union will hold their 78th annual business meeting in the lobby at 5:30 p.m. on Tuesday, April 19, 2016. For your convenience we will use a mail-in ballot. Information on the candidate is included below. Results of the elections will be announced at the meeting, along with the annual reports. Refreshments and door prizes will not be offered at this business meeting. The annual reports will be available in the lobby as of April 19, 2016.

Board of Director Nomination:

Cheryl Brown: Cheryl Brown has served on the Board of Directors since January 1999. Cheryl retired from AT&T after 36 years of service. In her spare time Cheryl loves to quilt, read, and hangout with her grandkids.

BELL CREDIT UNION BOARD OF DIRECTOR BALLOT

	YES	NO
Cheryl Brown		
Mail or drop off your ballot on or before April 19, 2016 at Bell Credit Union 1601 N Lorraine Hutchinson KS 67501		

Rates are Finally Rising!

Not earning enough interest with your basic shares account? We are now offering a 1% Certificate of Deposit. It's a 24 month CD, minimum \$1000 deposit, 1% Annual Percentage Yield. We also have a 6 month CD term with a rate of .40% APY or a 12 month CD term with a rate of .45% APY, all with a minimum of \$1,000.00. If you have a CD maturing or have some funds you want to invest, call one of our Bell Ladies at 620-662-0731, and we'll set you up.

Go green with E-Statements!



Safe & Secure

The benefit of getting your statements by email rather than the mail service, is you will get your statements of each month on the first or second day. With the statements being sent by mail, it could take up to 3 to 5 extra days to receive them. If you are interested in getting your statements sent to your email rather than getting them in the mail call us here at 620-662-0731 and we will be happy to help you!

Build Up Your Credit Today!



Looking to build up some credit or improve your credit score? At Bell Credit Union we offer a low interest Visa Credit Card at 10.9%. Here are a few reasons of why you should think about applying for our Visa Credit Card:

- *It'll boost your credit score or history
- *Safer to use when making online purchases
- *Can be used as emergency money
- *Earn rewards
- *No fear of loss or theft- can cancel right away and with cash you are at a loss.

Holiday Closings

- *Memorial Day- May 30, 2016
- *Independence Day- July 4, 2016
- *Labor Day- September 5, 2016
- *Columbus Day- October 10, 2016

- *Veterans Day- November 11, 2016
- *Thanksgiving Day- November 24, 2016
- *Christmas Holiday- December 26, 2016

Bell Credit Union Privacy Policy

What does 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: <ul style="list-style-type: none"> ▪ Social Security number and account balances ▪ Payment history and transaction history ▪ Credit history and wire transfer instructions When you are no longer our customer, 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 financial companies can share their Members personal information; the reasons Bell Credit Union chooses to share; and whether you can limit this sharing.

Reasons We can Share Your Personal Information	Does Bell Credit Union 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	We don’t share
For our affiliates’ everyday business purposes – information about your creditworthiness.	NO	We don’t share
For our affiliates to market to you.	NO	We don’t share
For non-affiliates to market to you	NO	We don’t share

What we do	
How does Bell Credit Union protect my personal information?	To protect your personal information from unauthorized access and use, we may use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does Bell Credit Union collect my personal information?	We collect your personal information, for example when you: <ul style="list-style-type: none"> ▪ Open an account or provide account information ▪ Apply for a loan or provide employment information ▪ Give us your contact information
Why can't I limit all sharing?	Federal law gives you the right to limit only <ul style="list-style-type: none"> ▪ 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 not related by common ownership or control. They can be financial and nonfinancial companies.
Non-affiliates	A formal agreement between nonaffiliated financial companies that together market financial products or services.

Then, now and always serving our members since 1938.

