



Bell Bulletin January 2023

BELL CREDIT UNION

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REMINDER: If you have not used your account in over a year and have \$50.00 or less in the account we will start charging an inactive fee of \$10.00 per quarter. This applies if you only have a **SHARE** account with us.

Have you downloaded our mobile app? There are several useful features. Including: Mobile Deposit and the ability to deactivate your debit card. You can find the link at www.bellcu.com

Interest Rebate & Bonus Dividends

We had a good 2022 and the Board of Directors declared an interest rebate and bonus dividends for our qualifying members. Please check your 00 Share account to see if you received a dividend or rebate. Thank you for your membership.

IRAs

Roth and Traditional IRA contributions for tax year 2022 deadline is April 15, 2023. Call for details.

Did you Know?

- We sell Movie Tickets for B & B Theaters. They are \$9.50 each.
- Visa Gift cards and Visa travel cards are available for purchase as well.

Scams!

We know there are a lot of scams going around. If it sounds to good to be true, it probably is. Please contact us right away if you think you may be a victim.

Holiday Closings 2023

January 2nd- New Year's Day
Observed

January 16th- Martin Luther King Jr. Day

February 20th- Presidents Day

May 29th- Memorial Day

June 19th- Juneteenth

July 4th- Independence Day

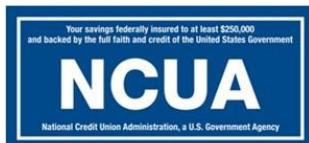
September 4th- Labor Day

October 9th- Columbus Day

November 23th- Thanksgiving

December 25th- Christmas Day

1099 forms will be sent out with this statement if you had over \$10 in interest.



AMERICA'S
CREDIT UNIONS™

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?	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 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: 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 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 non-financial companies.
Non-affiliates	A formal agreement between nonaffiliated financial companies that together market financial products or services.