



**Back Mountain Federal Credit Union**

Post Office Box 1834  
Shavertown, PA 18708  
Ph: (570) 696-1633 / Fax: (570) 696-1643  
Website: backmtncu.com  
Email us at backmtncu@gmail.com



**Christmas Clubs:**

The 2021-22 Christmas club will begin the week of October 4<sup>th</sup>. If you wish to make changes and/or open a Club account, contact the Credit Union office and we will be happy to help you.

**Christmas Loan:**

We will be offering our Christmas loan special to members starting November 1<sup>st</sup>. Watch for details .

Check our low rates if you are buying a car! **Auto loans can also be refinanced from another lender. Please call our office for more information.**

**Check out our website!**

Loan applications are now available online as well as the latest credit union news.

**Our New Refer a Friend Program:**

**Our credit union is always looking for new members. Refer a co-worker or family member and we will deposit \$ 25.00 into your account! Members must be 16 years of age or older. Also, if you know of a group or business that might like to join, please let them know about the quality products and services we have to offer.**

**2021 HOLIDAY CLOSURES FOR THE CREDIT UNION OFFICE:**

- Columbus Day – October 11*
- Veterans Day-November 11*
- Thanksgiving – November 25<sup>th</sup> and November 26<sup>th</sup>*
- Christmas –December 24<sup>th</sup> and 25<sup>th</sup>*
- New Year’s –December 31<sup>st</sup> and January 1*

The following are the current dividend rates as declared by the Board of Directors on September 29<sup>th</sup>:

Shares \$100-\$1,000	.125%	Shares \$1001-\$5,000	.125%
Shares \$5,001-\$25,000	.25%	Shares \$25,000+	.50%
Christmas/Vacation Club Accounts	.25%	IRA/Gold Accounts	.625%
		SELECT ACCOUNTS	1.125%



**The Back Mountain Federal Credit Union Board of Directors and staff would like to extend to you and your family a safe, healthy and happy holiday season!**

## **BACK MOUNTAIN FEDERAL CREDIT UNION** **PRIVACY POLICY**

Back Mountain Federal Credit Union (Bk.Mtn.FCU) is providing you with a copy of this privacy policy to enable you to understand how we handle and protect your personal information collected in the normal course of business.

Bk.Mtn.FCU will only collect information that is necessary to serve you and manage our business. We will protect your privacy by conducting business in the following manner:

- Obtaining only the personal information necessary to conduct our business; i.e., data needed to provide financial services and products.
- Safeguarding your personal information by using security controls in both the computer systems and office area.
- Sharing your information, **ONLY WHEN NECESSARY**, when required to administer our products and services, when required by government regulation, or when utilizing an organization providing support services to us.
- Associating with businesses with strict confidentiality requirements.
- Never selling or releasing member information to any telemarketing firm.

**The FACT Act of 2003, Section 217**, requires that we notify you that: Bk.Mtn.FCU may report information about your account(s) to credit bureaus. Prompt payment, late payment, missed payment, or other defaults on your account(s) may be reflected in your credit report.

You will receive this Privacy Notice with your statement on an annual basis.