



321 Greene Street • Cumberland, MD 21502 • 301-777-8100

December 2014

## 60TH ANNUAL MEMBERSHIP MEETING

The 60th Annual Membership Meeting of the Kelco Federal Credit Union will be held on Monday, March 16, 2015 at 8:00 a.m. in the Boardroom at Kelco FCU.

Under the Credit Union by-laws, questions to be asked at the annual meeting must be presented thirty-30 days prior to the annual meeting and sent to the Credit Union. Please remember if you have any questions, they must be submitted by Friday, February 13, 2015 in order that the Board of Directors, prior to the Annual Meeting, can review them.

One of the most meaningful elements of the Annual Meeting is the election of officials. If you are interested in serving as Kelco FCU Board of Director, please contact the Credit Union office by February 20, 2015 to get your name on the ballot.

Mark your calendar now: Kelco FCU Annual Meeting-March 16, 2015 at Kelco FCU.

## NOTICE OF YOUR FINANCIAL PRIVACY RIGHTS

We, our, and us, when used in this notice, mean Kelco Federal Credit Union. This is our privacy notice for our members. When we use the words “you” and “your” we mean the following types of members: Our consumer members who have a continuing relationship by purchasing or holding financial products or services such as a: Share Account, Loan Account or Credit Card Account. We will tell you the sources of the information we collect about you. We will tell you what measures we take to secure that information. We first define some terms. Nonpublic personal information means information about you that we collect in connection with providing a financial product or service to you. Nonpublic personal information does not include information that is available from public sources, such as telephone directories or government records. Hereafter, we will use the term “information” to mean nonpublic personal information as defined in this section. An affiliate is a company we own or control. A nonaffiliated third party is a person we do not employ or a company that is not an affiliate of ours. This is also known as nonaffiliated third party, or simply, an “other party.” We collect information about you from the following sources: Information you give us on applications or other forms, Information about your transactions with us, Information about your transactions with other parties and Information from a consumer reporting agency. We do not disclose any information about you to anyone, except as permitted by law. Examples of this might include disclosures necessary to service your account or prevent unauthorized transactions. We restrict access to information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards to protect this information. We do not disclose information about former members, except as permitted by law.

*The Board of Directors and Staff at Kelco Federal Credit Union  
would like to wish you a Happy and Prosperous New Year!*

## IMPORTANT PHONE NUMBERS

The phone number for weekends and after hours for lost or stolen Debit Cards is 800-523-4175. The phone number for weekends and after hours for lost or stolen Visa Credit Cards is 866-820-6981. Please put these numbers in your directory if you have a Debit or Credit Card.

**Reminder:** Please do not give any personal information on emails or phone calls. Kelco FCU will never call or email you asking for personal information. Also, no business affiliates of Kelco FCU will ever call or email you asking for personal information.

## KELCO FEDERAL CREDIT UNION

Lobby and Drive-Thru Open for You Monday-Friday 9:00 to 4:30

24 Hour access on the web: [www.kelcofcu.org](http://www.kelcofcu.org)

24 Hour access through Home Banking

**Phone: 301-777-8100**