

# Bellco Credit Union

## Master Digital Services Agreement

### **I. Introduction**

This Master Digital Services Agreement (the “Agreement”) governs the use of Bellco’s Digital Services. Digital Services are provided for use solely by members and non-member Account Owners of Bellco. Access to Digital Services is a privilege, not a right. As such, you are required to request access to use the Digital Services.

You are responsible for the actions of any person you authorize to use the Digital Services, and for your failure to secure your User Credentials. Unauthorized usage is strictly prohibited. Any violation of this Agreement, the Account Agreement (as defined below), or our Bylaws may result in the immediate termination of your Digital Services privileges. For example, causing a loss to Bellco, your membership with Bellco not being in good standing, or allowing third parties to access the Digital Services by using your User Credentials and such third person commits, or attempts to commit, an illegal or fraudulent act can result in the immediate termination of your Digital Services privileges.

**PLEASE READ THIS AGREEMENT CAREFULLY. BY CLICKING “I AGREE” OR USING ANY DIGITAL SERVICES, YOU AGREE TO BE BOUND BY THIS AGREEMENT, AND SUCH CONSENT OR USE WILL CONSTITUTE AN ELECTRONIC SIGNATURE IN ACCORDANCE WITH THE ELECTRONIC SIGNATURES IN GLOBAL AND NATIONAL COMMERCE ACT (“E-SIGN ACT”).**

If you have any questions regarding this Agreement, please call 1-800-BELLCO-1.

### **II. Definitions**

<b>Term</b>	<b>Meaning</b>
We, Us, Our, Credit Union, and Bellco	Bellco Credit Union
You or Your	Each Owner of an Account, and all Authorized Representatives on an Account at Bellco entitled to online access.
Account	Each Bellco account(s) on which you are designated as either the primary owner or joint owner. Accounts include Deposit Accounts, loans, credit cards, lines of credit, and other products or accounts you have with us. This definition also includes Business Accounts.

Account Agreement	<p>For Members, the “Important Account Information for Our Members” brochure, as amended from time to time, which was provided to you when you first became a Member.</p> <p>For Business Members, the “Important Account Information for Our Business Members” brochure, as amended from time to time, which was provided to you when you first became a Business Member.</p> <p>You may request a copy at any time. See the Contact Us section at the end of this Agreement.</p>
Authorized Representative	A person authorized by the Owner of an Account, or the Court, to take action or make decisions on behalf of an Owner with respect to an Account. This definition includes any person who may (i) manage or administer an Account, (ii) authorize another person to access an Account, or (iii) be an Authorized User.
Authorized User	A person who has your actual or apparent authority to transact business on your Account(s) through the Digital Services, whether or not that person has signed the signature card or other documentation for your Account(s). We may continue to recognize an Authorized User’s authority until we receive and have a reasonable time to act upon your written modification or revocation of it.
Automated Phone Banking	<p>Automated Phone Banking gives you 24/7 access to your Accounts. By just following a few automated voice prompts, you can check you balance, transfer funds and more.</p> <p>All you need to use Automated Phone Banking is a six digit PIN. If you do not remember your PIN, please stop in to one of our <u>branch locations</u> or call 303-689-7800 (1-800-BELLCO1 outside metro Denver).</p>
Business Account	An Account owned by a Business Member.
Business Day	Every day is a Business Day except Saturdays, Sundays, and federal banking holidays.
Business Member	Any person or entity other than a Member with an Account.
Consumer or Member	A natural person (i.e., not a business or other entity) with an Account used primarily for personal, family or household purposes.
Deposit Accounts	Accounts that are strictly used for deposits, and include Deposit Accounts owned by Business Members. These include savings accounts, checking accounts, and money market accounts. These Accounts do not include loans of any kind.

Digital Services	<p>The term Digital Services includes:</p> <ul style="list-style-type: none"> <li>Each product or service you may access or enroll in through the Website, including the Mobile Banking Service. Please note, that not every product or service made available through the Digital Services may be available through the Mobile Banking Service.</li> <li>Actions you take, and instructions you give us, through the Website about opening or maintaining Accounts.</li> </ul> <p>The term Digital Services does not include an Account.</p> <p>Digital Services includes an Electronic Funds Transfer service and you are protected by the Electronic Funds Transfer Act (EFTA) and the Consumer Financial Protection Bureau's (or CFPB's) Regulation E. You are subject to the terms and conditions related to electronic services as described in the Account Agreement.</p>
Eligible Account	An Account eligible for Digital Services.
Fee Schedule	The schedule of fees Bellco can charge on your Accounts based on services you request or activity on your Account. The Fee Schedule is found in our Truth in Savings disclosure, a copy of which can be found online at <a href="https://www.bellco.org">https://www.bellco.org</a> .
Financial Management Software	Quicken®, QuickBooks®, Turbo Tax®, and other software we may identify on the Website.
Master User	The individual assigned by the Business Member to administer user access to its Business Accounts.
Member Account	An Account owned by a Member.
Mobile Banking Service	Each of the products and services you may access through the Service using a Mobile Device. These products and services may be accessed through browser, apps, and text banking, for example. Not all Accounts are accessible through the Mobile Banking Service.
Mobile Device	A cell phone, smartphone, tablet, or any other handheld or wearable communication device satisfying the hardware and software requirements we specify.
Online Access Process	<p>The term Online Access Process includes:</p> <ul style="list-style-type: none"> <li>The terms under which you're allowed to access and use the Service via the Website.</li> <li>The process used to access the Service (including required security procedures) via the Website.</li> <li>Our right to change, suspend or terminate all or part of the Service, this Agreement, or your access to the Service.</li> </ul>

Owner	Anyone who owns an Eligible Account as indicated in our records. For purposes of this Agreement, Owner shall also include any Authorized Representative of an Owner.
Sub-user	An Authorized User assigned by a Master User to access the Digital Services for a Business Member.
Services	All Bellco Online, Bellco Business Online, or Bellco Mobile online services, plus all the Eligible Accounts and Digital Services you can access via the Website after entering into this Agreement.
User Credentials	Any your username, password or personal identification number (PIN) that we assign to you or you select that is used to access your Accounts and the Digital Services.
Website	<p>The term Website includes:</p> <ul style="list-style-type: none"> <li>• All Bellco Online, Bellco Business Online, and Bellco Mobile online services websites and all other web pages maintained by us and accessible through bellco.org, or through Bellco Mobile downloadable applications for the Mobile Banking Service.</li> <li>• Any other website or web pages you can access only after you, or a person for whom you're acting as an Authorized Representative, enter into this Agreement.</li> </ul> <p>Website does not include any website with its own separate agreement governing online access.</p>

### **III. General Digital Services Terms**

#### **A. Hardware and Software Requirements**

If we approve your request to use Digital Services, your hardware (e.g., personal computer, mobile device, or tablet) must be able to access your Accounts through the Website. You are responsible for the installation, maintenance, and operation of any software or hardware necessary to access Digital Services. Bellco will not be responsible for any errors or failures caused by or related to (a) the method by which you access the Internet (e.g., telephone service), (b) any issues with the Internet outside of our control, or (c) for any issues related to your hardware or software. For the current minimum hardware and software requirements, see Addendum A to this Agreement.

#### **B. Online Access Process and User Credential Protection**

Access is via the Internet using your User Credentials. **IF YOU ACCESS THE DIGITAL SERVICES USING YOUR MOBILE DEVICE, YOUR CARRIER MAY CHARGE YOU FOR ACCESSING THE INTERNET.** When you login for the first time, you may change your password. You can also change your password any time via the Website. Changing your password

in Digital Services has no effect on the PIN you use for Automated Phone Banking, ATMs, or point-of-sale devices. If you are locked out of Digital Services, please visit one of our convenient branches or contact us as described below.

We identify you by your unique User Credentials or any other reasonable means we deem necessary, including the possible use of challenge questions or multi-factor authentication. Any person who gains access to Digital Services through the use of your User Credentials will be considered an Authorized User. Transactions initiated by any Authorized User will be considered as having been authorized by you. Moreover, any use of your User Credentials shall constitute your legal permission and electronic signature to perform the transaction(s) requested, as permitted by the E-SIGN Act.

You agree that: (1) each of your Authorized Representatives will be acting as your agent and will be bound by this Agreement and any separate agreement governing the Eligible Account; (2) we may rely and act on the instructions of any Authorized Representative; (3) all transactions that an Authorized Representative performs on an Eligible Account or Digital Services, including those you did not want or intend, are transactions authorized by you, and you are solely responsible for those transactions; (4) you are solely responsible for supervising all of your Authorized Representatives and monitoring the actions they take on your behalf; (5) you will be responsible for ensuring each Authorized User maintains the confidentiality of his or her username, password or other login identification; (5) each Authorized User will access and use each Eligible Account and Digital Services, in accordance with the authority given to the Authorized User by the delegating Owner or Authorized Representative; and (6) each time the Authorized User accesses, views or transacts on an Eligible Account or Digital Services, you represent and warrant to us that the delegating Owner authorizes the Authorized User's action.

If we get conflicting instructions, or if we believe that an Eligible Account's security or our security may be at risk as a result of an Authorized User, we may at our sole discretion end the Authorized User's access to the Digital Services, or an Eligible Account.

For Business Members and Business Accounts, the Master User has the authority to create Sub-users. We can rely on the authority granted by a Master User in order to provide Digital Services to such Sub-users. It is the responsibility of the Master User to administer and maintain the Authorized Users of a Business Account. A Business Member must notify us of a change in Master Users. Only one Master User can be assigned to a Business Member, and the Master User will administer all of the Business Accounts of such Business Member.

### **C. Availability**

Digital Services is generally accessible seven days a week, twenty-four hours a day. However, we do not guarantee that the Digital Services will be available when you attempt to use it. If we schedule downtime for maintenance, we will endeavor to post a notice on the Digital Services login screen. We will attempt to post notices in case of unscheduled downtime as well, but circumstances may prevent such notice. We cannot predict when the system will be unavailable due to conditions beyond our control, such as power outages, system failures, fires, floods, natural

disasters, and cyber-attacks. In any case, you agree that we are not liable for any damages you suffer due to the system being unavailable.

#### **D. Digital Services Alerts**

By accepting this Agreement, you consent to receive Digital Services Alerts and recognize that Digital Services Alerts are provided as a courtesy only. **You agree that we are not responsible for any losses you sustain or fees you incur due to your reliance on the Alerts.** Digital Services Alerts are not provided as a real-time mechanism to aid you in maintaining your account or your account balances. Any fees incurred as a result of solely relying upon these alerts are the responsibility of the Account Owner. You agree to receive Digital Services Alerts using the contact method(s) you select in Digital Services (e.g., mobile phone, email, etc.). You have the option of discontinuing any alerts you create for yourself. You will still receive alerts from the system as part of our system protocols and notices.

#### **E. Protecting Your Account**

Protect Your User Credentials – The User Credentials used to gain access to Digital Services should be kept confidential; this includes any access methods used by you, such as fingerprints or facial recognition. For your protection, we recommend that you change your password regularly. It is recommended that you memorize this password and do not write it down. You are responsible for keeping all of your personal information, including your password, account numbers, and other account data, confidential. Any person that uses your User Credentials to access the Digital Services will be considered an Authorized User.

#### **F. Notification of Unauthorized Transactions**

If you believe your User Credentials have been compromised, you agree to notify us immediately. You also agree to notify us immediately if you suspect someone has accessed your Account without permission, if you suspect someone may access your Account without your permission, or if you suspect any type of fraudulent activity on your Account. The timing of your notice may impact the amount of your liability to Bellco. Please refer to your Account Agreement for more details.

#### **G. Transactions**

Transactions performed via Digital Services will be reflected on your periodic statement. You agree to review your periodic statements on a regular basis and promptly notify us of any unauthorized transactions or errors you discover. Transactions initiated by an Authorized User will be considered as having been authorized by you.

Refer to your Account Agreement for limits of liability and notifications requirements related to any unauthorized transactions or errors in your periodic statement.

#### **H. Linked Accounts (Jointly Owned Accounts)**

If you are a joint owner on an Account and that jointly-owned Account is activated for Digital Services, you will see it along with your primary account in your Digital Services session.

You are responsible for any action taken or transfer performed on linked accounts initiated by you or any Authorized User.

For Business Accounts, if multiple Business Accounts are linked together, any Authorized User of these Accounts may transact and view information on these Accounts. If Business Accounts are linked to Member Accounts, any Authorized User may also transact and view information on both the Business Accounts and the Member Accounts as authorized by the Master User. Therefore, it is your responsibility to manager to whom you give access, and which accounts are linked together.

## **I. Fees**

You agree to pay all fees and charges as described in this Agreement, on our website, in the Account Agreement or in our Fee Schedule. You authorize us to withdraw said fees or charges from any of your Accounts. As stated in the Account Agreement, the Fee Schedule may change at any time.

## **J. Account Access Monthly Fee**

At this time, there is no monthly fee for Account access through Digital Services. If we impose a fee in the future, we will notify you of such fee in advance. We may notify you by any method permitted to us, including posting the notice on the login screen for Digital Services. Your continued use of the Digital Services after we have posted such notice will be considered your consent to the fee.

## **K. Other Fees**

Other fees and charges may be applied to your Account. Such fees may include, but are not limited to, stop payment fees, photocopy fees, research fees, etc., as described in the Account Agreement or in the Fee Schedule.

## **L. Liability**

Our liability is explained in this Agreement and in the Account Agreement. You agree that we will not be responsible for any actions taken or transactions initiated by an Authorized User, and that we may rely on any instructions and information provided through the Digital Services by you or any Authorized User. You agree that we are not liable for any losses you sustain or fees incurred based on your reliance on Digital Services Alerts, and you acknowledge that access to Digital Services is not guaranteed.

If we suspect, in our sole and absolute discretion, fraudulent or improper activity, we will not be obligated to honor, in whole or in part, any transaction or instruction that you or an Authorized

User initiates using Digital Services. We may also suspend your Digital Services privileges while we investigate any suspected fraudulent or improper activity.

You agree that Bellco, its officers, directors, shareholders, parents, subsidiaries, affiliates, agents, licensors, or third-party service providers are not liable for any consequential damages, indirect damages, incidental damages, special damages, or punitive damages, even if these damages occur in an action under contract, or for negligence or any other theory, arising out of, or in connection with, this Agreement, your use of the Digital Services (including any Authorized User), or the unavailability of the Digital Services.

### **M. Indemnification**

Except to the extent that we are liable under the terms of this Agreement or an agreement that otherwise governs your Account (e.g., the Account Agreement), you agree to indemnify and hold us, our directors, officers, employees, and agents harmless from all loss, liability, claims, demands, judgments, and expenses arising out of or in any way connected with your Account(s), the use of Digital Services, or any service provided through Digital Services (e.g., the Bill Payment Service), by you or an Authorized User.

### **N. Termination**

Use of the Digital Services is a privilege, and not a right. We may terminate this Agreement and/or your access to Digital Services, in whole or in part, at any time and for any reason. Your membership with Bellco must be in good standing at all times. We may withhold access privileges to you should your membership standing change, including your default on any loans to us or the overdrawing of your accounts.

Upon your termination of this Agreement or your membership with Bellco, all access to your Account via Digital Services will be deactivated.

If you agreed to receive eStatements, you are responsible for retrieving any archived eStatements before terminating access. If you terminate this Agreement and fail to print out your eStatements, Bellco will provide you, upon your request, with printed copies for a fee.

### **O. Changes**

We may change the terms of this Agreement from time to time. Changes will be made in accordance to the laws, rules, and regulations governing our operation. Your continued use of the Digital Services after we have notified you of any such changes will be considered your consent to such changes. If you do not agree with our changes, you are free to discontinue using the Digital Services.

Annually, or at other times we deem necessary, we will require you to reaffirm this Agreement. Use of the Digital Services at any time is your consent to the terms and conditions included in the current version of this Agreement.

The current version of this document will be available on our website at <https://www.bellco.org>.

## **P. Privacy**

For Members, please refer to Bellco's Privacy Notice for information about what information we gather, and with whom we share your information. The current version of the Privacy Notice is available on our website at <https://www.bellco.org>. For Business Members, please refer to your Account Agreement for information regarding privacy and the sharing of information with third parties.

Please review Addendum D for Bellco's Online Privacy Policy.

## **IV. Digital Services Functionality**

We continually add, modify, and eliminate functionality of the Digital Services. These changes are determined by our needs and the needs of the Digital Services users. You agree that we may add, modify, or eliminate the functionality provided through Digital Services at any time and without advance notice to you. Your only remedy for the addition, modification or elimination of any functionality is to cease using Digital Services. We will not be liable in any way for the addition, modification or elimination of any functionality in Digital Services.

### **A. eStatements, Tax Forms and Other Disclosures**

Bellco provides an electronic version of your periodic statement accessible through Digital Services in addition to printed statements that you may receive in the mail. If you have access to Digital Services, the eStatements associated with your Accounts are available automatically. For Members, if you want to stop receiving paper statements by mail, you may make this selection when accessing your online accounts. For Business Member, the Master User, or any Sub-user with authority, can select to only receive eStatements. If, after you discontinue receiving paper statements, you would like to receive paper statements in the future, the Authorized User with such authority can make that selection when accessing the online accounts as well.

We maintain at least six months of eStatements online. To guarantee long-term storage of your eStatements, please download or print your eStatements on a regular basis.

Bellco will also make your tax forms available through Digital Services, as well as other notices and disclosures you agree to receive using Digital Services.

### **B. Bill Payment**

Please refer to the Terms and Condition of the Bill Pay Service in Addendum B below. This service is managed by an outside vendor, and the Terms and Conditions in the addendum control.

## **C. Mobile Banking**

Mobile Banking refers generally to any service allowing an existing Bellco member to access and view any account(s) linked to their Authorized User profile from a cell phone or handheld device (collectively, “mobile device”). The Mobile Banking service allows you to view balances and track recent account activity for your account(s) from your mobile device and receive alerts for which you have subscribed. From time to time, Bellco may develop additional Mobile Banking services. As such services are developed, you will have the opportunity to add them to your Mobile Banking service, provided you have compatible wireless hardware and software.

Mobile Banking is provided to you by Bellco Credit Union. You agree that when you use Mobile Banking services, you will remain subject to the terms and conditions of all existing agreements with us. You may be required to agree to additional terms and conditions on the Bellco mobile banking application installed on your mobile device (the “Bellco App”). If there are any conflicts between the terms and conditions contained herein and those contained in the Bellco App, the terms and conditions in the Bellco App will prevail.

You acknowledge that certain wireless service providers and/or wireless carriers may assess fees, limitations, and/or restrictions that might impact your use of Mobile Banking (for example, your mobile service carrier or provider may impose data usage or text charges for your use of or interaction with Mobile Banking, including downloading the software, receiving or sending data, or other use of your wireless device when using the software or other products and services provided by Mobile Banking). You expressly agree that you are responsible for all such fees, limitations, and restrictions, and that we may contact you via your wireless device for any purpose concerning your accounts at Bellco, including account servicing and collection purposes.

Bellco may at any time request the following from you in relation to your mobile or Digital Services activities: implementation of alternative risk control mechanisms, or contact authorities when suspicious account activity or member security-related events occur.

Access to and use of Mobile Banking is subject to all applicable federal, state, and local laws and regulations. Unauthorized use of Mobile Banking or information accessed via the Mobile Banking service is strictly prohibited. We may discontinue your use of Mobile Banking at any time.

Touch ID<sup>®</sup>, Face ID<sup>®</sup> and Fingerprint Sign In Authentication, in conjunction with your username, are optional authentication methods offered by Bellco to access Mobile Banking. You can turn this feature on or off by checking or un-checking the “Enable Quick Login” checkbox on the Mobile Banking Login screen. You will also be required to enter a PIN when enrolling for Quick Login. Fingerprints and facial recognition information are stored on your device only. Bellco never sees this information and does not store this information. You acknowledge that by enabling the Quick Login functionality and using the “Remember username” functionality, anyone who has a fingerprint or face data stored on your device will have access to your personal

and payment account information on Mobile Banking. Bellco reserves the right to suspend or disable this feature at any time. Touch ID<sup>®</sup>, Face ID<sup>®</sup> and Fingerprint Sign In Authentication can only be associated with one Mobile Banking User ID at a time on a device. If you believe someone has gained unauthorized access to your account or your password has been stolen, contact us immediately. As technology progresses, Bellco may offer other access methods for Mobile Banking. You agree that you will control how individuals access your mobile device and gain access to Mobile Banking. Anyone that accesses Mobile Banking using your access method will be considered an Authorized User.

You represent that you are the legal owner or Authorized User of the account and other financial information, which may be accessed via Mobile Banking. You represent and agree that all information you provide us in connection with Mobile Banking is accurate, current, and complete, and that you have the right to provide such information to us for the purpose of operating Mobile Banking services. You agree not to misrepresent your identity or your account information. You agree to keep your account information confidential, up-to-date, and accurate.

Touch ID<sup>®</sup> and Face ID<sup>®</sup> are registered trademarks of Apple, Inc.

#### **D. My Deposit**

Please refer to the Terms and Condition of the My Deposit Service in Addendum C below. This service is managed by an outside vendor, and the Terms and Conditions in the addendum control.

#### **E. Internal Funds Transfers**

You will be allowed to transfer funds between your Bellco Deposit Accounts.

#### **F. Other Banking Services**

Bellco will also offer other banking services through its Digital Services. For example, Members will be able to do the following through Digital Services:

- View account and transactional information on your Accounts
- Open accounts
- Order a debit card
- Provide us with travel notifications
- Renew Certificates of Deposit
- Request a wire transfer
- Send us messages
- Setup a budget

For Business Members, Digital Services will also provide additional functionality, such as:

- Administration of Authorized Users and Roles

- Request Account Sweep Transfers
- Update Contact Information

As with all Digital Services, you agree that we can rely on any instructions provided or requests made through the Digital Services by Authorized Users and we are not liable for any actions taken in accordance with these instructions or requests.

## **G. Credit Card Services**

For Members, if you have a Bellco consumer credit card account, you will be able to see account and transactional information related to your credit card. This information does not take the place of the periodic statement we provide you. You should still review your periodic statement regularly, and notify us of any unauthorized transactions or other issues you may discover on your periodic statements. You will also be able to request a Balance Transfer or Cash Advance from your credit card account, and such Cash Advance will be deposited into one of your Bellco transactional Accounts. Any fees related to your credit card account, including any fees for a Balance Transfer or Cash Advance, will apply to the transactions conducted through Digital Services.

## **H. Other Third Party Services**

The Digital Services may allow you to access services being provided outside of the Website. These services are managed by third parties. Please refer to the terms and condition of those services for additional information. **YOU AGREE THAT BELLCO IS NOT LIABLE FOR ANY SERVICES BEING PROVIDED BY THIRD PARTIES OUTSIDE OF THIS WEBSITE, AND YOU WILL LOOK SOLELY TO THOSE THIRD PARTY SERVICE PROVIDERS WITH REGARDS TO ANY ISSUES YOU MAY HAVE WITH THOSE SERVICES.**

## **V. Miscellaneous Terms**

### **A. Applicable Law**

This Agreement will be governed by and interpreted in accordance with federal law and regulation, and to the extent there is no applicable federal law or regulation, by the laws of the State of Colorado regardless of your location. You agree that you are accessing services located in Colorado.

### **B. Relationship between Agreements**

The terms of this Agreement (including all of the addendums to this Agreement) are in addition to and supplement all other agreements, terms, conditions, disclosures and fee schedules provided to you separately for your Accounts; which continue to govern any service, product or term not

covered in this Agreement. If there is any conflicting information between the terms in this Agreement and your Account Agreement, the terms of the Account Agreement will apply. If there is any conflicting information between the terms in this Agreement and any addendum, the terms of the addendum will apply.

### **C. Disclaimer of Warranties**

To the fullest extent permitted by law, we make no warranties of any kind regarding the Digital Services, either express or implied, including, but not limited to, implied warranties of merchantability or fitness for a particular purpose, availability, or non-infringement.

We do not warrant that the Digital Service will be uninterrupted or error free, that defects will be corrected, or that the Digital Service are free of viruses or other harmful components.

### **D. Intellectual Property and Other Proprietary Rights**

Other than your personal account information, all content included or available on Digital Services is the property of Bellco and/or third parties, and is protected by federal copyright laws and international treaties in addition to other state and federal intellectual property laws (collectively, the “Site Materials”).

The trademarks, logos, and service marks displayed on Digital Services (collectively, the “Trademarks”) are the registered and unregistered trademarks of Bellco, or third parties. You may not use, copy, alter, modify, or change these Trademarks or copy, display, distribute, transfer, link to, reproduce, license, frame, alter, create derivative works of, or republish all or any portion of the Site Materials for any commercial or public purpose. Bellco does not grant (by implication or otherwise) any license or right to use any Trademarks or Site Materials without the express written permission of Bellco, or the third party that has rights to such Trademarks or Site Materials.

## **VI. Contact Us**

### **A. Phone**

You may contact us by phone by calling 1-800-BELLCO-1 or (303) 689-7800 during business hours.

### **B. General Mail**

You may contact us by mail at the following address:

Bellco Credit Union  
PO Box 6611  
Greenwood Village, CO 80155-6611

### **C. Update Personal Information**

In the event you plan to move or perhaps your contact information has changed, you can easily update your information through one of the following convenient methods:

1. **Online Using Digital Services:** For Members only, simply login to Digital Services and select the “Settings” option from the profile menu. Select the “Contact” tab. Update your information accordingly and follow verification steps. For Business Members, you must access the “Update your Contact Information” widget to submit a request to change your information.
2. **Contact Us Directly:** Call us toll free at 1-800-BELLCO-1 during business hours. You will be asked a number of questions for security reasons and verification purposes.
3. **Visit** any one of our convenient branch locations.