

FACTS

WHAT DOES Credit Union of Vermont 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?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> ■ Social Security number and date of birth ■ Payment history and transaction history and/or loss history ■ Account balances and information we receive from a consumer reporting agency <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Credit Union of Vermont chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Credit Union of Vermont 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	NO	N/A
For our affiliates' everyday business purposes— information about your transactions and experiences	N/A	N/A
For our affiliates' everyday business purposes— information about your creditworthiness	N/A	N/A
For nonaffiliates to market to you	NO	N/A

Questions?	Call 800-892-6900 or go to www.CUVermont.coop
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Who we are

Who is providing this notice?

CREDIT UNION OF VERMONT
2 South Main Street, Rutland, Vermont 05701

What we do

How does Credit Union of Vermont protect my personal information?

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

We maintain physical, electronic, and procedural safeguards to protect your nonpublic personal information.

How does Credit Union of Vermont collect my personal information?

We collect your personal information, for example, when you

- Open an account or apply for a loan
- Use your credit/debit card or file an insurance claim
- Make a wire transfer

We also collect your personal information from others, such as credit bureaus, nonaffiliates, or other companies.

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 nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- The Credit Union of Vermont has no affiliates.

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- Nonaffiliates we share with can include our debit/credit card, IRA or statement processors, appraisers, attorneys, wire transfer agents or other companies for the servicing of transactions that you request.

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- The Credit Union of Vermont does not enter into joint marketing agreements.

Other important information