

Privacy Notice



One Bailey Avenue • PO Box 67
 Montpelier, VT 05601-0067
 PH: 802 371-5162 • TF: 800 371-5162
 www.vsecu.com

Revised
 January 2019

FACTS	WHAT DOES VSECU DO WITH YOUR PERSONAL INFORMATION?		1																								
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.		2																								
What?	<p>The types of personal information we collect and share depend on the accounts or services you have with us. This information can include:</p> <ul style="list-style-type: none"> • Social Security number and account balances • Payment history and transaction history • Credit Card or other debt and checking account information <p>When you are <i>no longer</i> our member, we continue to share your information as described in this notice.</p>		3																								
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 VSECU chooses to share; and whether you can limit this sharing.		4																								
<table border="1"> <thead> <tr> <th>Reasons we can share your personal information</th> <th>Does VSECU share?</th> <th>Can you limit this sharing?</th> </tr> </thead> <tbody> <tr> <td>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</td> <td>Yes</td> <td>No</td> </tr> <tr> <td>For our marketing purposes—to offer our products and services to you</td> <td>Yes</td> <td>No</td> </tr> <tr> <td>For joint marketing with other financial companies</td> <td>Yes</td> <td>Yes</td> </tr> <tr> <td>For our affiliates' everyday business purposes—information about your transactions and experiences</td> <td>Yes</td> <td>No</td> </tr> <tr> <td>For our affiliates' everyday business purposes—information about your creditworthiness</td> <td>No</td> <td>We do not share</td> </tr> <tr> <td>For our affiliates to market to you</td> <td>Yes</td> <td>Yes</td> </tr> <tr> <td>For non-affiliates to market to you</td> <td>No</td> <td>We do not share</td> </tr> </tbody> </table>			Reasons we can share your personal information	Does VSECU 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	Yes	For our affiliates' everyday business purposes —information about your transactions and experiences	Yes	No	For our affiliates' everyday business purposes —information about your creditworthiness	No	We do not share	For our affiliates to market to you	Yes	Yes	For non-affiliates to market to you	No	We do not share	5
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To limit our sharing	<ul style="list-style-type: none"> • Call 802-371-5162 or toll free at 800-371-5162 <p>Please note: If you are a <i>new</i> member, we can begin sharing your information 30 days from the date we sent you this notice. When you are <i>no longer</i> our member, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.</p>		6																								
Questions?	Call us at 802-371-5162 or toll free at 800-371-5162, or visit us online at www.vsecu.com .		7																								

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Who We Are		8
Who is providing this notice?	VSECU.	
What We Do		9
How does VSECU 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 also maintain other physical, electronic and procedural safeguards to protect this information and we limit access to information to those employees for whom access is appropriate.	
How does VSECU collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> • open an account or apply for a loan • provide employment information or show your government-issued ID • use your credit or debit card We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.	
Why can't I limit all sharing?	Federal law only gives you the right to limit: <ul style="list-style-type: none"> • 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 	
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on the account.	
Definitions		10
Affiliates	Companies related by common ownership or control. They can be financial and non-financial companies. <ul style="list-style-type: none"> • <i>VSECU has one affiliate - Vermont Heritage Financial Group, Inc. (a credit union service organization).</i> 	
Non-affiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • <i>VSECU does not share with non-affiliates so they can market to you.</i> 	
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> • <i>Our joint marketing partners include insurance companies, investment companies, and marketing support services companies.</i> 	
Other Important Information		11
For Vermont Members. We will not share personal information with affiliates or joint marketers about your creditworthiness without your authorization.		