



FACTS WHAT DOES COVERED BRIDGE CREDIT UNION 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 use your personal information. Please read this notice carefully to understand what we do.

What? The types of personal information we collect and share depend on the product or service you have. This information can include:

- Social Security number
- Account balances
- Payment history
- Transaction or loss history
- Checking account information
- Wire transfer instructions

When you are no longer a member, we continue to share your information as described in this notice.

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. Covered Bridge Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Covered Bridge Credit Union share?	Can you limit sharing?
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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
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For our marketing purposes - to offer our products and services to you	No	We don't
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For joint marketing with other financial companies	No	We don't
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For our affiliates' everyday business purposes - information about your transactions and experiences	No	We don't
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For our affiliates' everyday business purposes - information about your creditworthiness	No	We don't
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For nonaffiliates to market to you	No	We don't
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What We Do

How does Covered Bridge Credit Union protect my personal information? To protect your personal information from unauthorized access and use, we use measures that comply with federal law. These measures include computer safeguards, secured files and buildings.

We also maintain other physical, electronic and procedural safeguards to protect your information and we limit access to information to those employees for whom it is appropriate.

How does Covered Bridge Credit Union collect my personal information? We collect your personal information, for example, when you

- Open an account
- Give us your contact information
- Apply for a loan

- Apply for credit
- Make a wire transfer
- Make deposits or withdrawals from your account

We also collect your personal information from others, such as credit bureaus, 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. See below for more on your rights under state law.

Definitions

Affiliates Companies related by common ownership or control. They can be financial and non-financial companies.

- Covered Bridge Credit Union has no affiliates.

Nonaffiliates Companies not related by common ownership or control. They can be financial and non-financial companies.

- Covered Bridge Credit Union does not share with nonaffiliates so they cannot market to you.

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

- Covered Bridge Credit Union doesn't jointly market.

Other Important Information

For Vermont Members. We will not share personal information with nonaffiliates either for them to market to you or for joint marketing without your authorization, and we will not share personal information with affiliates about your creditworthiness - without your authorization.

Questions? Call 802-674-2508



Covered Bridge Credit Union
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