



Privacy Notice

Rev 6/11

FACTS	WHAT DOES VSECU 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 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>	
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.	
	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
To limit our sharing	<ul style="list-style-type: none"> ▪ Call 802/800 371-5162 <p>Please note:</p> <p>If you are a <i>new</i> member, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our member, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>	
Questions?	Call 802/800 371-5162 or go to www.vsecu.com	

What we do

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

- 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 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 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 your account.

Definitions

Affiliates

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

- VSECU has one affiliate - Vermont Heritage Financial Group, Inc. (a credit union service organization.)

Non-affiliates

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

- VSECU does not share with non-affiliates so they can market to you.

Joint marketing

A formal agreement between non-affiliated financial companies that together market financial products or services to you.

- Our joint marketing partners include insurance companies, investment companies, and marketing support services companies.

Other Important Information

For Vermont Members. We will not share personal information with affiliates or joint marketers about your creditworthiness without your authorization.