

VSECU PRIVACY NOTICE

The Vermont State Employees Credit Union (VSECU) is owned by its members and run by a Board of Directors you elect. Your financial privacy is important and is a top priority to us. We are required by law to give you this privacy notice to explain how we collect, use, and safeguard your personal financial information, referred to in this notice as your "Nonpublic Personal Information". Our only purpose in collecting such information is to determine how best to serve you and what products and services to offer. In order to provide you with the administrative and financial services to meet your financial needs, we must share information about you with certain companies. Disclosures to our affiliate, to transaction processors, to service providers, and to certain other companies with which we have contracted, are essential for us to carry out our normal business activities. Information released to these companies is released under state and federal law, and it is released only under the direction and supervision of VSECU officers on a confidential basis. The following explanations serve as our privacy notice.

Please read them carefully, and if you have any questions, please contact us at 802/800 371-5162.

Information We Collect

We collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications or other forms, and information we obtain in order to verify it;
- Information about your transactions with us and our affiliate, Vermont Heritage Financial Group, Inc.;
- Information we receive from consumer reporting agencies; and
- Information we receive from others necessary to conduct our business.

Information We Disclose

We may disclose all of the nonpublic personal information listed above, but any such disclosure would be to those parties as permitted by law.

Parties to Whom We Disclose Information

VSECU discloses nonpublic personal information to the following entity or types of entities:

- Our affiliate, Vermont Heritage Financial Group, Inc.;
- Transaction processors;
- Service providers;
- Companies with which we have joint marketing agreements;
- Other entities as permitted by law.

VSECU and Vermont Heritage Financial Group, Inc. may work together to provide member products and services. When necessary to accomplish this, we may share nonpublic personal information with each other as permitted by law, for example, the Vermont Fair Credit Reporting Act.

Service Providers and Companies with Which We Have Joint Marketing Agreements

We may disclose all of the information we collect, as described above under "Information We Collect" to companies that perform marketing services on our behalf. We do this only to enhance the quality of financial services we provide to members. The companies with which we have contracted agree to use the information for only contract purposes and agree to protect the confidentiality of the information. We never sell information to third parties, and we do not permit any other company to sell information.

How to "Opt Out" or Stop Certain Disclosures About You

As we have stated above, we share information with companies with which we have entered into joint marketing agreements to jointly offer or sponsor a product or service that we feel could be beneficial to members. Even though disclosure of information to these companies is allowed under the law, if you prefer that we do not disclose nonpublic personal information about you to companies with whom we have joint marketing agreements, you may opt out of those disclosures. In other words, you may direct us not to make those specific disclosures by contacting us at 802/800 371-5162.

You may opt out of these specific disclosures at any time. This opt out will not apply to other types of disclosures that are legally permitted, such as the disclosures that we make to our affiliate, to transaction processors, and to companies that perform services on our behalf. Such disclosures are essential for us to carry out our normal business activities. Once we receive your request, we have a reasonable amount of time to prevent future disclosures. You may always contact us for assistance if you wish to later revoke your opt out decision.

Confidentiality and Security

We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal and state regulations to guard your nonpublic personal information.

Protect Your Privacy

You can help protect the privacy of your financial information by taking these steps:

- Keep your personal information safe. Don't keep Personal Identification Numbers (PINs) near your checkbook, ATM card, or debit card.
- Be careful when giving out your social security number, account numbers, and other confidential information.
- Keep in touch with us. Make sure VSECU has your current address, telephone number, and email address (if you use it).

Most importantly, if you have any questions, please contact us at: VSECU, One Bailey Avenue, PO Box 67, Montpelier, VT 05601-0067; 802/800 371-5162; or at www.vsecu.com.

