

RIVER VALLEY CREDIT UNION

PRIVACY NOTICE POLICY AND DISCLOSURE

This is the Privacy Policy of River Valley Credit Union. River Valley Credit Union requires annual staff and management training with regard to the privacy of member's information. The following Privacy Notice Disclosure is given to members at account opening. The annual re-disclosure is included in the July quarterly newsletter to the membership.

River Valley Credit Union, your member owned financial institution, is committed to providing you with competitive products and services to meet your financial needs and help to reach your goals. We are equally committed to protecting the privacy of our members. Under federal and state law, we are required to give you this privacy notice. It describes our credit union's privacy policy and practices concerning the personal information we collect and disclose about our members. It also includes information about the parties who receive personal and sometimes nonpublic information from us as we conduct the business of the credit union. Your relationship with us is important and we want you to understand our policies and practices about handling information. "Information" in this case is defined as nonpublic, personal financial information. If after reading this notice you have questions, please contact us at: (800)-728-5871 or (802)-254-4800.

Information we collect about you

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

Information we receive about you on applications and other forms.

Information about your transactions with us.

Information we receive from a consumer reporting agency.

Information obtained when verifying the information you provide on an application or other forms; this may be obtained from your current or past employers or from other institutions where you conduct financial transactions. We may disclose all of the information we collect, as described above, as permitted by federal and Vermont law.

Parties who receive information from us

We may disclose nonpublic personal information about you to the following types of third parties:

Financial service providers, such as insurance companies and mortgage service companies.

Non-financial companies, such as consumer reporting agencies, data processors, check/share draft printers, financial statement publishers/printers, plastic card processors, and government agencies.

Disclosure of information to parties that provide services to us:

In order for us to conduct the business of the credit union, we may disclose all of the nonpublic personal financial information we collect, as described above, to other financial institutions with whom we have joint marketing services on our behalf, or to non affiliated third parties for the purposes of processing and servicing transactions that you request or authorize, so that we may provide members competitive products and services. We may also disclose nonpublic personal financial information about you under circumstances as permitted or required by law. These disclosures typically include information to process transactions on your behalf, conduct the operations of our credit union, and follow your instructions as you authorize, or protect the security of our financial records. To protect

our members' privacy, we only work with companies that agree to maintain strong confidentiality protections and limit the use of information we provide. We do not permit these companies to sell the information we provide to other third parties. We will require these companies to protect the confidentiality of your information.

Disclosure of information about former members

If you terminate your membership with River Valley Credit Union, we will not share information we have collected about you, except as may be permitted by law.

How we protect your information

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, or procedural safeguards that comply with federal regulations to guard your nonpublic personal information. River Valley Credit Union requires annual staff and management training with regard to privacy of member's information and follows a Board approved policy regarding records retention and records destruction.

Opt In/Opt Out

Existing privacy legislation in Vermont is different from the Federal consumer laws in several ways. Federal law allows the sharing of information in excess of the allowed exceptions, and the consumer may then opt out. Vermont law is the exact opposite, meaning that the consumer has to opt in if they want to allow the sharing of information. We do not share any information in excess of what is allowed, so you do not have to notify us to opt in or out. We will follow the more restrictive laws of Vermont should they change in the future.

Information collected on our web site

There are several pieces of information that we may gather while you visit our web site. They are: Time and date of your visit – The specific pages that you accessed on our site – The Internet address you accessed prior to visiting us – Your domain name. This information allows us to see how many times specific pages on our site were visited, which domain the visits are originating from, and how much time was spent perusing each page. We use this information to help us continuously improve the web site, and to better understand our members needs.

How we handle E-Mail

If you send us e-mail, we may retain the content of the e-mail and your e-mail address in order to respond to questions or concerns that you may have. E-mail is not normally secure against interception. We recommend that you do not include sensitive or personal information such as your account numbers, credit card numbers, or social security number in standard e-mail communications.

Identity theft

We encourage all members to become aware of the growing problem of identity theft. Information about identity theft is available on the Internet at www.consumer.gov/idtheft. If you have been robbed of your wallet, checkbooks, ATM/debit card, etc., or believe you are the victim of identity theft please contact the credit union immediately for assistance.

What members can do to protect their privacy?

River Valley Credit Union is committed to protecting the privacy of its members. Members can help by following these simple guidelines:

Protect your account numbers, plastic card numbers, PINS (personal identification numbers) or passwords. Never keep your PIN with your card, which can provide free access to your accounts if

your card is lost or stolen.

Use caution when disclosing your account numbers, social security numbers, etc. to other persons. If someone calls you explaining the call is on behalf of the credit union and asks for your information do not give out the information.

Keep your information with us current. If your address or phone number changes, please let us know. It is important that we have current information on how to reach you. If we detect potentially fraudulent or unauthorized activity or use of an account, we will attempt to contact you immediately.