

# **CENTRAL VERMONT MEDICAL CENTER, INC. CREDIT UNION**

FISHER ROAD  
P.O. BOX 547  
BARRE, VERMONT 05641  
(802) 371-4211  
FAX (802) 371-5359

## **Privacy Policy**

### **We Respect Your Confidentiality and Value Your Trust**

Evolving technology and changing market practices increase the amount of member information being collected and available to be shared. Members may be concerned about the impact that collection of this information may have on their privacy. At Central Vermont Medical Center Inc., Credit Union we are sensitive to the importance of these concerns, and have addressed such concerns by adopting a privacy policy.

Our objective is to serve members as effectively, efficiently and conveniently as possible, while also protecting the confidentiality and security of the information you provide to the Credit Union.

We use technology to manage, and maintain member information, in order to provide members with a broad range of competitive financial products and services as efficiently as possible to meet your financial needs and attain your goals. We want members to understand what information we collect about them and how that information may be shared with other parties.

Federal law requires us to provide this privacy notice to you. The notice describes our Credit Union's privacy policy and practices concerning personal and non-personal information we collect and disclose about you. The notice also includes general information about the parties who receive personal and sometimes nonpublic information from us as we conduct the business of the Credit Union.

If after reading this notice you have questions, please contact us at (802) 371 4211, send us an email using the "Contact Us" button from the Home Page, or write to:

Central Vermont Medical Center Inc., Credit Union  
ATTN: Privacy Notice  
P. O. Box 547  
Barre, VT 05641-0547

## **Website Privacy**

Central Vermont Medical Center Inc., Credit Union automatically collect anonymous information about usage of our website. When you visit CVMCCU.org, our website recognizes the type of internet browser you are using, the address of the Internet Service Provider you are using, the addresses you visit at our site, and similar information. None of this information identifies you personally.

The Central Vermont Medical Center Inc., Credit Union website utilizes "per-session" and "persistent" cookies in the functionality of some site applications. Cookies are small data files written to your computer's hard drive with the ability to track the dates, your preferences for website content, and other time-saving conveniences.

Per-session cookies store session information as you navigate active server pages within the Central Vermont Medical Center Inc., Credit Union website. Per-session cookies are cached only while you are visiting the Central Vermont Medical Center Inc., Credit Union website and are deleted from the cache when you end your session. No personal information is gathered via these cookies.

Persistent cookies are used for certain activities to record your prior visit to our website, your use of certain services, and decisions directed to access specific content. No personal information is gathered via these cookies.

## **Information We Collect About You**

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

- Information we receive from 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. Such information may come from your current or past employers, or from other institutions where you conduct financial transactions.

## **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 information that we collect, as described above, 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, follow your instructions as you authorize, or protect the security of our financial records

To protect our members' privacy, we only work with and disclose to persons and third parties that agree to maintain strong confidentiality protections and limit the use of information we provide. We do not sell nor permit them to sell the information we provide to them.

## **Parties Who Receive Information from Us**

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

- Non-financial third parties, such as account verification services or mercantile agencies, when disclosed in compliance with the Vermont and United States Fair Credit Reporting Acts;
- A certified public accountant while auditing our records, or any other person under our control helping us to maintain our records;
- Insurance companies under rules of the State of Vermont;
- To other nonaffiliated third parties as permitted by law.

Central Vermont Medical Center Inc., Credit Union and non-affiliates may also work closely together to offer products and services to meet member needs. As a result, we may share your nonpublic personal financial information with each other as permitted by law and in compliance with Vermont and United States Fair Credit Reporting Acts.

## **How to Opt Out or Stop Certain Disclosures about You**

If you prefer that we do not disclose nonpublic personal information about you to nonaffiliated third parties, you may opt out of those disclosures. To opt out of the disclosures to nonaffiliated third parties, you may select one of the following options to notify us of your request:

- Call us at the following number, (802) 371-4211 and request the Opt Out Form
- Print the "Opt Out Request Form" from our web site and mail or return the form to us:  
CVMC Credit Union  
Opt Out Request  
P. O. Box 547  
Barre, VT 05641-0547

You may opt out of the nonpublic personal information disclosure to nonaffiliated third parties at any time.

Once we receive your request, we have a reasonable amount of time to stop the disclosures. You may always contact us for assistance if you wish to later revoke your opt out election.

**Note to joint account holders:** If you, the member, and someone else (or others) who is/are not current member(s) of our credit union has/have obtained a financial product from us, the nonmember(s) is/are eligible to exercise the right to opt out. If any one of you exercise the right to opt out, we will treat it as if all of you directed us to not make disclosures to nonaffiliated third parties.

### **Disclosure of Information about Former Members**

If you terminate your membership with Central Vermont Medical Center Inc., Credit Union we will not share information we have collected about you, except as may be permitted or required 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.

### **What Members Can Do to Help**

Central Vermont Medical Center Inc., 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) AccessID 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 account number, you should beware. Official credit union staff will have access to your information and will not need to ask for it.
- 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.
- Let us know if you have questions. Please do not hesitate to call us - we are here to serve you!

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