

VANDERBILT UNIVERSITY EMPLOYEES CREDIT UNION MEMBER PRIVACY NOTICE

RATIONALE

At Vanderbilt University Employees Credit Union, member privacy is top priority. This policy describes how we protect the privacy of members' personal information. Throughout this notice, the word "information" refers to personal information about our members that may not be publicly available.

INFORMATION THAT WE COLLECT AND DISCLOSE TO OTHERS

We collect information about our members from the following sources:

- Information we receive from members on applications and other forms such as name, address, social security number, assets, and income.
- Information about members' transactions with others and us such as account balance, payment history, parties to transactions.
- Information we receive from consumer reporting agencies such as credit worthiness and credit history.
- Information obtained when verifying the information members provide on an application or other forms such as name, address, employment history, assets, income, social security number, and/or drivers license number. This may be obtained from members' current or past employers, or from other institutions where members conduct financial transactions.

We may disclose all of the information that we collect, as described above.

PARTIES TO WHOM WE DISCLOSE THE INFORMATION

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

- Financial services providers such as those that provide insurance services, mortgage services, data processing, or consumer reporting

We may also disclose information about members under other circumstances as permitted or required by law. These disclosures typically include information to process transactions on behalf of the member, conduct the operation of our credit union, follow the members' instructions as they authorize, or protect the security of our financial records.

DISCLOSURE OF INFORMATION ABOUT FORMER MEMBERS

If a member decides to terminate membership with us or become an inactive member, we will not share information we have collected about the member, except as may be permitted or required by law.

HOW WE PROTECT MEMBER INFORMATION

We restrict access to information about members to those employees who need to know that information to provide products and services to the members. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard member information.

WHAT MEMBERS CAN DO TO HELP

- Protect your account number and three-digit security code
- Use caution when disclosing your account number, social security number, etc. to other persons
- Keep your information with us current. It is important that we have current information on how to reach you. If your home and/or campus address and/or phone number changes, please let us know
- **Let us know if you have questions. Please do not hesitate to call us at 615-936-1289.**