



PO Box 827
Montpelier
Vermont 05601-0827
802.223.1448
investinvermont.org

PRIVACY POLICY

OUR COMMITMENT TO PRIVACY

We value your relationship with us as an investor, borrower or donor and your privacy is important to us. To better protect your privacy we provide this notice explaining our information practices and the choices you can make about the way your information is used. To make this notice easy to find, we make it available on our website (www.investinvt.org/privacy). We do not disclose any non-public personal information about our clients to anyone, except as permitted by law. This policy applies to existing or former clients.

THE INFORMATION WE COLLECT

We collect and use various types of information in order to service your account with us. We may collect personal information during the account opening process or during the ongoing administration of your account with us. Examples of non public personal information we may collect includes names, addresses, phone numbers, email addresses, social security numbers, banking and credit history information. We may collect the information on an application or other form, in writing, in person, by telephone, electronically or by any other means.

THE WAY WE USE THE INFORMATION

Keeping your account information accurate and up to date is very important to us. It is Vermont Community Loan Fund's intent to maintain the confidentiality of nonpublic personal information regarding individuals and organizations that borrow from, make donations to or investments in any of the funds it manages. Staff members have access to your information based on their job function. Staff members maintain the confidentiality of all such information. If a staff member is unsure whether information is confidential, she or he will seek the advice of their supervisor or the Executive Director. Staff members are required follow a personnel policy confidentiality policy.

OUR COMMITMENT TO DATA SECURITY

To prevent unauthorized access, maintain data accuracy and ensure the correct use of information, we have put in place appropriate physical, electronic and managerial procedures to safeguard and secure the information we collect. We do not sell or give data collected to any other company, individual or group except as required by law. Some required examples may include:

- Recording of deeds and mortgage in public records.
- An audit or examination.
- A disclosure in connection with a subpoena or similar legal process.
- A fraud investigation.

HOW YOU CAN ACCESS OR CORRECT YOUR INFORMATION

We provide you access to your account information through account statements and personal contact. If you find that the account information is inaccurate or out of date, please contact us and we will promptly work with you to correct the error. To protect your privacy and security, we will also take reasonable steps to verify your identity before granting access or making corrections.

YOUR PRIVACY PREFERENCES WILL BE RESPECTED

We frequently acknowledge borrower, investors or donors in our annual and quarterly publications. You always will have the option to be anonymous and can indicate your preference when you make a donation, investment or borrow from us.

HOW TO CONTACT US

Should you have other questions or concerns about these privacy policies, please call us at 802-223-1448 or email us at vclf@vclf.org.

EFFECTIVE DATE

February 2012