

PRIVACY POLICY



What does Verve do with your personal information?

WHY? Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

WHAT? The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security Number and account transactions
- Credit card or other debt and credit history
- Transaction history and transaction or loss history
- When you are no longer our member, we continue to share your information as described in this notice.

HOW? All financial companies need to share members' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their members' personal information, the reasons that Verve chooses to share, and whether you can limit this sharing.

Reasons we can share your personal information	Does Verve share?	Can you limit this sharing?
For our everyday business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes – to offer our products and services to you	Yes	Yes
For joint marketing with other financial companies	Yes	Yes
For our affiliates' everyday business purposes – information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes – information about your creditworthiness	No	We don't share
For our non-affiliates to market to you	No	We don't share

What do we do?

How does Verve protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does Verve collect my personal information?	We collect your personal information, for example, when you: <ul style="list-style-type: none"> - Show your government-issued ID or apply for financing. - Provide account information or open an account. - Show us your driver's license. We also collect your personal information from others, such as credit bureaus, affiliates or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only: <ul style="list-style-type: none"> - Sharing for affiliates' everyday business purposes – information about your creditworthiness. - Affiliates from using your information to market to you. - Sharing for non-affiliates to market to you. State laws and individual companies may give you additional rights to limit sharing.
To limit our sharing:	Call 800.448.9228 and choose option 4. Please note: If you are a new member, we can begin sharing your information (30) days from the date we sent this notice. When you are no longer our member, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.

Definitions

Affiliates	Companies related by common ownership or control. They can be financial and non-financial companies. Verve, a Credit Union, has no affiliates.
Non-affiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. Verve, a Credit Union, does not share with our non-affiliates so they can market to you.
Joint Marketing	A formal agreement between non-affiliated financial companies that together market financial products or services to you. Verve, a Credit Union, doesn't jointly market.

Protecting Children

Verve, a Credit Union, recognizes that protecting children's identities and privacy online is important and that the responsibility rests with both the online industry and the parents. The Credit Union does not collect any personal information on children through its website, but does offer online links through the website to various child-oriented sites. We encourage parents and guardians to monitor children under 13 when the children are online and to participate in any interactive activities offered on the website. Please be advised that any site-collecting information from children under the age of 13 must conform to the Children's Online Privacy Protection Act of 1998 (COPPA). Please visit the privacy link on the student site for more information.