

PRIVACY ACT POLICY

VRCU is committed to upholding the principals of security & confidentiality in order to protect our members' privacy.

VRCU may collect nonpublic personal information about you from the following sources:

- *Information we receive from you on applications & other forms.
- *Information we receive from a consumer reporting agency.
- *Information obtained when verifying the information you provide on an application or other forms.

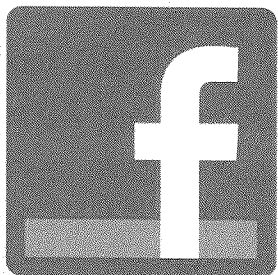
VRCU may disclose the information we collect as described above to companies that perform marketing services on our behalf in order to provide our members with quality products and services. VRCU does not reveal nonpublic personal information about our members to parties outside of our affiliations unless:

- *The member request or authorizes it.
- *The information is to complete a transaction initiated by a customer.
- *The information is provided to a consumer credit reporting agency.
- *The information is provided to companies with whom we have a joint marketing agreement.
- *The disclosure is lawfully permitted or required.

VRCU restricts access to nonpublic personal information about you to only those employees who have a specific business purpose in utilizing your data.

Our employees understand the importance of maintaining confidentiality and member privacy. If you ever have questions or concerns about the correctness or integrity of your account information, please contact us at:

www.vrcums.com



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