Your privacy is important to us. This notice is a description of the information we collect and disclose to conduct business of White River Valley Electric Cooperative, Inc. and how we protect your privacy.

We collect nonpublic personal information from the following sources:

- Applications and other forms you submit to us
- Information about your transactions with us and others
- Consumer reporting agencies
- Information obtained when verifying the information you provide on an application or other forms

We do not disclose any nonpublic personal information about you to anyone, except as permitted by you to process transactions on your behalf, follow instructions as you authorize and to conduct the operations of the Cooperative, including the collection of your account.

White River Valley Electric Cooperative, Inc. protects your information by restricting access to information about you to those employees who need to know information in order to provide services to you. White River Valley Electric Cooperative, Inc. also provides physical, electronic, and procedural safeguards that guard your information. Furthermore, White River Valley Electric Cooperative, Inc. has established and implemented an Identity Theft Prevention Program. This program implements standards of care and procedures to enable the detection, prevention and mitigation of the identity theft in connection with your accounts which are subject to this policy.