

## **Email Marketing Policy**

Vermont Federal Credit Union's Commercial Email Policy herein outlined related to commercial or marketing email as defined by The Controlling the Assault of Nonsolicited Pornography and Marketing Act ("CAN-SPAM"). "Commercial or Marketing content advertises or promotes a commercial product or service, including content on a website operated for a commercial purpose." The terms "Commercial" or Marketing" will be used interchangeably within this E-Marketing Policy.

### **Expectations**

#### **Frequency**

Vermont Federal Credit Union will periodically send commercial emails regarding our products and service, or those of our affiliates, to individuals for whom we have a recorded email address.

#### **Delivery**

To make sure you receive our important commercial emails, please add [eCommunication@vermontfederal.org](mailto:eCommunication@vermontfederal.org) to your Outlook, Hotmail, Yahoo, Gmail, MSN, NetZero, etc. Sometimes certain keywords are picked up by filtering software and legitimate emails are sent to your SPAM folders. By allowing our sub-domains to come through, you'll be sure to receive Vermont Federal messages.

#### **Unsubscribe Policy**

All recipients who receive commercial emails will have the opportunity to Opt-out of commercial emails from [eCommunication@vermontfederal.org](mailto:eCommunication@vermontfederal.org) at any time\* Once you have unsubscribed from receiving Vermont Federal commercial messages, the email address you unsubscribed from receiving Vermont Federal Commercial messages, the email address you Opt-out with will be permanently deleted. If you would like to re-subscribe to commercial emails, you will need to supply and alternate email address (See Option #3 for how to opt-in). Requests for unsubscribing may take up to 10 days to take effect.

There are three ways to unsubscribe from commercial emails:

1. [Click here](#) to unsubscribe today
2. At the bottom of every commercial email, there will be an unsubscribe link that you can complete.

### **Security**

Vermont Federal will never ask you for personal account information via email. We do not use email as a method of communicating personal financial information. Email is not a secure medium of communication. To ensure the continued security of your personal information, please do not send your account information or personal information such as your Social Security Number, passwords, card numbers, etc., via email.

All commercial emails originated by Vermont Federal, sent from [eCommunication@vermontfederal.org](mailto:eCommunication@vermontfederal.org), will include identification tools that will help authenticate Vermont Federal emails upon receipt. These tools will only be available on emails sent from [eCommunication@vermontfederal.org](mailto:eCommunication@vermontfederal.org). Here are some things to look for:

- From Field: [eCommunication@vermontfederal.org](mailto:eCommunication@vermontfederal.org) or emails that reference our domain or sub-domain of vtfcu.org.
- Links within an email go to a Vermont Federal website domain (i.e. vermontfederal.org) NOT a 3<sup>rd</sup> party website.

Opt-out instructions for other electronic correspondence outside of commercial email will be made available when applicable.

\*Unsubscribing for commercial or marketing emails will not affect delivery of other Vermont Federal or affiliated electronic messages; it will only suppress commercial emails sent from [eCommunication@vermontfederal.org](mailto:eCommunication@vermontfederal.org). For example, email related to research, an application, transactional information regarding your accounts, services or products as well as communications between a Vermont Federal employee to a member or non-member when a solicitation or promotion is not included, will not be affected. This list is intended to provide examples of electronic communications only and is not intended to be comprehensive. On occasion, once a member has Opted-out of commercial emails sent by [eCommunication@vermontfederal.org](mailto:eCommunication@vermontfederal.org), Vermont Federal will subscribe members from related messaging sent from other domains other than vermontfederal.org, as well as other sub-domains of vermontfederal.org, at its own discretion.