

# Children's Online Privacy Statement

At Peoples Trust Company, we are committed to protecting all personal information that we are entrusted with, that includes information that we may receive from children.

This statement explains Peoples Trust Company collection, use and security of personal information received from a child, defined by the Children's Online Privacy Protection Act as any individual under the age of 13.

## Information we collect and how we use it

We do not collect personally identifying information from our web site from the use of cookies. We use cookies only to identify the type of browser that is being used to allow optimum compatibility between our site and the visitor's browser and to track information that allows us to determine the most popular areas of our web site.

The only information that Peoples Trust Company receives online from children is e-mail that they have generated to us. E-mail generated from children is deleted once we have responded to any requests. Basic information we receive from your child could include their full name, e-mail address, mailing address, date of birth and phone number. We may use the basic personal information to sign Coach Club members up for an event or to mail event applications, newsletters or holiday and birthday cards. We do not require a child to disclose more information than is reasonably necessary to participate in a contest, game or other activity as a condition of participation.

Personal information about children is available only to those who work on the site or who provide technical services to the site. Listed here please find Peoples Trust Company personnel that may collect and maintain personal information from a child:

**Kerry M. Deschamps, Vice President  
Retail Banking Manager**  
Peoples Trust Company  
PO Box 320  
St. Albans, Vermont 05478  
[kdeschamps@ptcvt.com](mailto:kdeschamps@ptcvt.com)  
802-524-2196 or toll free 800-479-2196

**Rachel Brown  
Deposit Operations Manager**  
Peoples Trust Company  
PO Box 320  
St. Albans, Vermont 05478  
[rbrown@ptcvt.com](mailto:rbrown@ptcvt.com)  
802-524-2196 or toll free 800-479-2196

## Links to other sites

It's our practice to link only to well-known, reputable companies. Nevertheless, we are not responsible for the content or information collection practices of any other site.

## Parental Consent

We will not collect, use or disclose personally identifiable information from a child without obtaining prior parental consent. At this time, we do not collect personally identifiable information such as social security number. We do not provide any personal information to third parties. Should that policy change, we will notify parents, post the fact that information is being collected, obtain consent from parents in compliance with COPPA, and inform parents about the procedures they should use to review the information collected. If you have any questions or concerns about Peoples Trust Company Children's Online Protection Policy, you may write, e-mail or call our Compliance/ Privacy Officer:

**Linda M. LeBlanc, Executive Vice President  
Compliance/ Privacy Officer**  
Peoples Trust Company  
PO Box 320  
St. Albans, Vermont 05478  
[lleblanc@ptcvt.com](mailto:lleblanc@ptcvt.com)  
802-524-2196 or toll free 800-479-2196