

# SnoPAY PRIVACY POLICY

Snohomish County PUD (PUD) is concerned about the privacy of information we obtain and maintain about you and we consider it a top priority.

## Why, What and With Whom We Share Information

We are committed to offering you the best products and services possible to meet your energy and water needs. Sometimes this requires that we share information about you with third parties that provide products and services for you to consider. Some examples are: (1) third-party vendors that support the PUD in offering new services to our customers (i.e., online bill view and payment) and (2) payment processors regarding payment transaction services.

To protect customers' privacy, we work only with companies that sign written agreements requiring them to protect the confidentiality of your information. We do not sell your personal information nor do we permit other companies to sell, or otherwise use, the information we provide to them.

## Information We Collect and Disclose About You

We may collect the following personal information about you from a variety of sources in order to serve you.

- Information we receive from you on service applications or other forms, including but not limited to your name, address, birth date, email address (solely to validate your identity).
- Information about your transactions with us such as account balances, payment history, parties to transactions and credit card usage.
- Information we receive from a consumer reporting agency, such as your credit history.
- Information we obtain from verifications of employment or income, or other forms/applications that you provide.

We may need to disclose any or all of the information we collect to companies that perform services on our behalf or to other financial institutions that have joint agreements with the PUD. As a public agency, we also may disclose information we collect about you under other circumstances as permitted by or required by law.

## How We Protect Your Information

We restrict access to personal information about you to employees who have a specific need to know. We train our employees on the importance of maintaining confidentiality and customer privacy.

## Online Privacy

### Website

When you visit our online bill payment site (SnoPAY) at [www.snopud.com](http://www.snopud.com), we collect only the private information that you choose to give us (such as email address). We may use "cookies" on some pages of our website for the purpose of serving you better when you return to our site. A cookie is a small text file placed on your hard drive by our web server. These cookies do not collect any personal identification information and may be used for administrative purposes, e.g., to improve our website design and content.

### Online Bill Payment

When you pay your bills online with us, you must provide personal identifying information, i.e., your account number, password and email address. This information enables the PUD and the companies we work with to provide secure access to your accounts. Information passed between parties as part of a transaction will use secure encryption technologies to assure the privacy and integrity of the information.

## **Linked Sites**

You will find co-branded sites on our website pages ([www.snopud.com](http://www.snopud.com)). Co-branded sites are those where you will see the PUD name and logo as well as the name and logo of the service provider. The PUD is not responsible for any information you provide to these sites, information gathered at a linked site, or for the content of any such site. We encourage you to read the Privacy and Security Statements of each site before providing personal information to the service provider.

Our website also includes links to other various sites for the purpose of providing informational and/or community resources. The PUD is not responsible for the privacy or security practices or the content of these other sites, and, where applicable, before providing personal identifiable information at any of these sites, we ask that you read their Privacy and Security Statements.

## **Internet Fraud: Phishing**

Phishing is a scam that attempts to acquire personal and financial information from unsuspecting victims.

One way phishers attempt to fool consumers is by sending fraudulent emails designed to look like they are coming from a business or institution, luring consumers to “take action” by clicking on a link that takes victims to a fraudulent website. Thinking that the website is authentic, consumers enter personal information compromising their privacy and security.

**The PUD does not and will not request personal information via email. If you receive any emails asking you to take an action described above, please contact us at 425-783-1000 or toll-free in Western Washington & outside of the Everett local calling area at 1-877-783-1000 (Monday through Friday, 8 a.m. to 5:30 p.m. PT, excluding holidays).**

Visit [www.antiphishing.org](http://www.antiphishing.org) for the latest information about phishing scams.

## **PRIVACY STATEMENT INQUIRIES**

If you have any questions about our privacy practices, please call the PUD at 425-783-1000 (toll-free in Western Washington and outside of the Everett local calling area at 1-877-783-1000), Monday through Friday, 8 a.m. to 5:30 p.m. PT, excluding holidays.