



Please note that this privacy policy only applies to the Virginia College Savings Plan web site (virginia529.com) and information and documentation actually received by us directly from you or from BB&T. References in this policy to our web site refer only to virginia529.com. References to our systems, related software, and equipment mean only those systems, related software, and equipment maintained and operated by the Virginia College Savings Plan. Please refer to BB&T's privacy policy to understand their rules governing how they use information and documentation obtained from accessing their website and applying for and maintaining a BB&T CollegeWealth account.

Virginia College Savings Plan Privacy Policy

Protecting the privacy of your nonpublic personal information is important to us at the Virginia College Savings Plan. We respect your right to privacy and recognize your trust in us to keep information about you secure and confidential.

1. We collect nonpublic personal information about you from the following sources:
 - Information we receive from you on applications, correspondence, forms and through other forms of communication
 - Information about your transactions with respect to your account(s)
2. We do not disclose any nonpublic personal information about our customers or former customers to anyone, except as permitted by law. We may disclose all of the information we collect, as described above, to companies that perform marketing and mailing services on our behalf and to other financial institutions with whom we have joint marketing agreements. These companies are required to adhere to our privacy and security standards and to use the information for the limited purpose for which it was shared.
3. We restrict access to nonpublic personal information about you to those employees and persons who need to know the information in order to provide service to you. We maintain physical, electronic, and procedural safeguards in compliance with federal regulations to safeguard your nonpublic personal information.
4. We reserve the right to modify or supplement this Privacy Policy at any time. If we ever decide to share your nonpublic personal information other than as described above, we will provide you with a notice informing you of the change and, when required by applicable law, we will allow time for you to choose whether you want the information shared.

Virginia College Savings Plan Privacy Statement and Disclaimer

It is the policy of the Commonwealth of Virginia that personal information about citizens will be collected only to the extent necessary to provide the service or benefit desired; that only appropriate information will be collected; that the citizen shall understand the reason the information is collected and be able to examine their personal record, which is maintained by a public body.

Our web site does not collect any personally identifiable information automatically simply by your accessing our web site.

Our web site places a computer file, commonly referred to as a "cookie," on your computer to enhance your experience and so we can track the number of "hits" on our web site. We do not use the "cookie" to collect information about you.

If you elect to provide us with your email address and/or mailing address, we store this information in an offline database in order to be able to send you the information you requested. The individual who is the subject of personal information maintained by the Virginia College Savings Plan may have access to that information upon written request. The Virginia Freedom of Information Act contains an exemption that protects all individual personal information in the possession of the Virginia College Savings Plan from mandatory disclosure, except to the individual who is the subject of the information.

The Virginia College Savings Plan, an independent agency of the Commonwealth of Virginia, is established and governed by the provisions of sections 23-38.75 et seq. of the Code of Virginia (1950), as amended. Changes to the law can only be made by the General Assembly. The Virginia College Savings Plan is also designed to meet the requirements of a "qualified tuition program" under section 529 of the Internal Revenue Code (1986), as amended (26 U.S.C. Section 529) and the proposed regulations promulgated thereunder. These laws and regulations are subject to change at any time.

The Virginia College Savings Plan maintains its site to enhance public access to Virginia College Savings Plan information. We strive to keep all information on this web site updated and accurate.

In the event of any conflict between governing authorities and the information on the Virginia College Savings Plan web site, the governing authorities shall have precedence. Information on the Virginia College Savings Plan web site does not supersede the actual written contracts and agreements that establish BB&T CollegeWealth accounts. Our system and related software and equipment are intended solely for the communication, transmission, processing, and storage of Virginia College Savings Plan information. Our site includes downloadable documents and forms. Permission to copy or print a personal use copy of this material is hereby granted; and brief quotations for the purposes of news reporting and education are permitted. Otherwise, no part of this material may be used or reproduced without permission in writing from the Virginia College Savings Plan. Unauthorized attempts to modify any information stored on our system, to defeat or circumvent security features, or to use our system for other than its intended purposes are prohibited and may result in criminal prosecution.