



## PRIVACY INFORMATION NOTICE

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Date: 2/2018

At Financial Plus Credit Union (Credit Union) the security and safety of our Member's privacy is crucial to the services we provide. The information presented in this Privacy Information Notice explains the Credit Union's Privacy Policy and the practices related to the personal information we collect and disclose from members and non-members. In addition, we have provided an understanding of the manner in which personal and/or non-public information may be shared with other parties.

### **INTERNET SECURITY**

The Credit Union utilizes software programs which monitor the network traffic of our website and is designed to identify and alert the Credit Union to unauthorized attempts to gain entry to, upload to, modify the content of, or otherwise attempt to cause harm or damage to the Credit Union's website.

### **HOW INFORMATION IS COLLECTED AND STORED:**

Information collected for statistical purposes, does not contain personal identifying information of any sort such as your name, address, etc. and is collected solely for statistical analysis. Statistical analysis may include gaining an understanding of which information is most commonly accessed, which information is least accessed, identifying system performance, determining design specifications to enhance and improve the use of the website or identifying problem areas which require a fix or improvement to better serve the user.

Information which is automatically collected and stored from your visit to our website:

- The Internet Domain address from which you are accessing our website (example; abc123company.com, if you use a private Internet access account, or abc123college.edu if you accessed the website via a university's domain) and IP (Internet Protocol number which is assigned automatically to your computer whenever you are accessing the World Wide Web);
- The Date and Time you access our website;
- The pages you visit and the result of any request; any image viewed or query made. (example; viewing a marketing promotion or completing a loan application);
- Status information, values, and codes resulting from the response of the Web server to the request received such as: HTTP (Hypertext Transfer Protocol) status code, number of bytes received, number of bytes sent, the duration of time to launch or fulfill a request, the protocol version used, the server port number addressed, the Windows NT (new technology) code.

### **COOKIES**

The Credit Union uses cookies to compile information about the use of our website and assists in providing access to your account information. A Cookie is information which a website stores directly on the computer you are using. A Cookie employed within a website can only be used by and read by the website which has set the Cookie. Any time a Cookie is used within the Credit Union's website your personal information is encrypted for use by the Credit Union only and is protected from access by other parties.



### **THIRD PARTY SITES**

The Credit Union offers links to third party sites to provide enhanced services and products which may benefit our members. When you access a third party site, a pop-up notification will alert you that you are leaving the Credit Union's website. These third party sites are not owned, operated, endorsed or maintained by the Credit Union. In addition, the Credit Union is not responsible for the products or services promoted by these third party sites. When viewing, using the features of, or purchasing any product or service via these third party sites you are agreeing to the terms and conditions, disclosures, and privacy statements posted by the owner operators of the third party site(s).

### **EMAIL**

- The Credit Union will never solicit non-public private information via EMAIL.
- All EMAIL communication between employees of the Credit Union and a member or consumer will be channeled via an encrypted email format to ensure the safety, privacy and security of the member or consumers information.
- A public EMAIL box has been provided for members and /or consumers to communicate general information to the Credit Union. Members and consumers are advised to not send any non-public private information via this public EMAIL box.

### **CHILDREN'S ONLINE PRIVACY PROTECTION RULE (COPPA)**

- The Credit Union does not direct market to any children or target market to anyone under the age of 18 years old.
- All minors under the age of 18 years of age must have an account with an adult joint owner aged 18 years or older who meets all requirements for the Customer Identification Program under the USA PATRIOT Act.
- The Credit Union does not collect any information from children.
- The Credit Union does not share information regarding accounts for minors outside of the sharing information requirements necessary to conduct everyday business as described in the Privacy Policy; full details of the Credit Union Policy are located in the link at the beginning of this document.

### **FINANCIAL PLUS CREDIT UNION PRIVACY NOTICE**

# Financial Plus Credit Union Privacy Notice

## FACTS

### WHAT DOES FINANCIAL PLUS CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?

#### Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

#### What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number, employment information, and income
- Account balances and transaction history
- Account transactions and credit scores

When you are no longer our member or customer, we continue to share your information as described in this notice.

#### How?

All financial companies need to share members' and customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their members' and customers' personal information; the reasons Financial Plus Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Financial Plus Credit Union share?	Can you limit this sharing?
<b>For our everyday business purposes</b> — such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	<b>YES</b>	<b>NO</b>
<b>For our marketing purposes</b> — to offer our products and services to you	<b>YES</b>	<b>NO</b>
<b>For joint marketing with other financial companies</b>	<b>YES</b>	<b>NO</b>
<b>For our affiliates' everyday business purposes</b> — information about your transactions and experiences	<b>NO</b>	<b>We do not share</b>
<b>For our affiliates' everyday business purposes</b> — information about your creditworthiness	<b>NO</b>	<b>We do not share</b>
<b>For nonaffiliates to market to you</b>	<b>NO</b>	<b>We do not share</b>

#### Questions?

Call toll free (800) 748-0451 or go to [www.myFPCU.org](http://www.myFPCU.org)

**What we do**

<p>How does Financial Plus Credit Union protect my personal information?</p>	<p>To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.</p>
<p>How does Financial Plus Credit Union collect my personal information?</p>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>• open an account or apply for a loan</li> <li>• show your government-issued ID or provide employment information</li> <li>• make deposits or withdrawals from your account</li> </ul> <p>We also collect your personal information from others, such as credit bureaus or other companies.</p>
<p>Why can't I limit all sharing?</p>	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>• sharing for affiliates' everyday business purposes — information about your creditworthiness</li> <li>• affiliates from using your information to market to you</li> <li>• sharing for nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>

**Definitions**

<p>Affiliates</p>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• <i>Financial Plus Credit Union has no affiliates.</i></li> </ul>
<p>Nonaffiliates</p>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• <i>Financial Plus Credit Union does not share with nonaffiliates so they can market to you.</i></li> </ul>
<p>Joint Marketing</p>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>• <i>Our joint marketing partners include service providers, product providers, insurance companies, investment companies, mortgage companies, and mailing service providers.</i></li> </ul>

**Other Important Information**

You acknowledge your receipt of this Privacy disclosure.