



# Privacy Statement

## Your Credit Union's Assurance to your Privacy

We know how important it is to you, our member, that your personal information maintained by Credit Union ONE remains safe and secure. Be assured, your credit union is committed to protecting your privacy, whether you conduct business with us by telephone, U.S. Mail, in person at one of our branch retail outlets or electronically via the Internet, ATM network, Compu-Phone, or CU@Home (Home Banking). We respect your right to confidentiality and continuously take every possible measure to ensure that your personal information remains just that, confidential.

All Credit Union ONE employees and members of our official family are required to adhere to our Confidentiality/Non-disclosure Agreement, which includes maintaining the confidentiality of all credit union and member information. We do not collect or maintain information about our members that is not essential for prudent business purposes.

*Credit Union ONE does not disclose information about our members or former members to third parties except as permitted or required by law.*

## How we collect information

We collect information such as name, address, social security number, and assets and income directly from our members through membership applications, account and service applications, loan applications and related forms that you complete. We obtain information when verifying the information you provide on an application or other form, such as from your current or past employers or, from other institutions where you conduct financial transactions, and information, such as your account balances, payment history, parties to transactions, credit card usage and from your transactions with us.

In addition, we obtain information regarding your creditworthiness and credit history from credit reporting agencies in connection with making loan decisions, making, servicing and collecting loans, and granting checking accounts and ATM/Debit card privileges.

Information obtained from our members is kept secure and access to that information is limited within the credit union to personnel who need to know the information to provide products or services to our members and properly operate the credit union.

## How we use collected information

We may disclose information we collect from membership and loan applications and other forms to:

- companies that perform marketing services on our behalf
- other financial institutions with whom we have joint marketing agreements, and
- other related business partners

The types of information we disclose may include, for example, your name, address, social security number, and income. Member information is provided to business partners in connection with statement and mailing distribution, after-hours and automated services, credit card authorizations, guaranteeing member checks, and reporting credit history information to credit reporting agencies.

Credit Union ONE requires all recipients of nonpublic, personal information to adhere to our strict confidentiality and privacy policies. Federal law protects the information Credit Union ONE provides to credit reporting agencies and its use is strictly governed by the Fair Credit Reporting Act. We may also disclose information we collect about you under other circumstances as permitted or required by law. These typically include information to process transactions on your behalf, conduct the operations of the credit union, follow your instructions as you authorize or protect the security of our financial records.

## Information collected from our web site

At Credit Union ONE, we believe that protecting the safety and privacy of our web site visitors is one of our fundamental responsibilities. The following information will

help you understand how we protect the information gathered from www.cuone.org.

Credit Union ONE collects information such as

- user name
- e-mail addresses
- Internet Service Provider address
- access time and date
- clickstreams, and
- failed logon attempts

We collect this information for internal reporting of web site statistics, and product monitoring to improve our services. Information obtained from our web site is kept secure, and access to that information is limited within the credit union to personnel who need to know the information to provide products or services to our members and to properly operate the credit union.

*This information about members and former members is never disclosed to third parties except as permitted or required by law.*

To enhance the personalization and performance of a user's experience and to secure an audit trail for CU@Home transactions, Credit Union ONE utilizes "cookies" (very small files that a web site sends to the visitor's browser for record-keeping purposes). Cookies function as identification cards and also record the visitor's preferences. Cookies cannot deliver viruses. Users can set their browser to deliver a message when a cookie has been sent, allowing them to decide whether to accept or reject it. However, to tailor web site content to our visitors' interests and to complete CU@Home transactions, all cookies must be accepted for Credit Union ONE web site use.

All of our cookies are temporary, which means they are active only as long as the user's browser is running and are deleted when the session has ended.

## Web site security measures

Credit Union ONE's web site has security measures in place to protect against access, misuse or alteration of your information. All sensitive transactions use Secure Socket Layer (SSL) encrypted network transmissions. (SSL was created for use in transmitting

private information over the Internet and encrypts [converts data into secret code] information exchanged between a web browser and a web server). All online applications within "Home Banking" are housed on a secure web server. Credit Union ONE may use feedback from visitors that is received via e-mail from our site to respond to inquiries, comments, or suggestions.

*This information about members and former members is never disclosed to third parties except as permitted or required by law.*

Credit Union ONE asks that you do not send confidential information to us via e-mail. E-mail is not necessarily secure against interception. If your communication is sensitive, or includes personal information such as member numbers, credit card numbers, personal identification numbers, social security number, or date of birth, you should contact us by phone or regular mail.

Our web site may contain links to other web sites. Credit Union ONE is not responsible for the privacy practices of those sites. We encourage all users to read the privacy statement of all linked web sites.

Credit Union ONE does not knowingly solicit data from children. We recognize that protecting children's identities and privacy on-line is important and the responsibility to do so rests with both the online industry and parents.

If you have questions regarding the privacy and security of your confidential information, please contact us at (800) 451-4292.

