

PEOPLE DRIVEN CREDIT UNION
BOARD POLICY
ADMINISTRATIVE MANAGEMENT

POLICY: INTERNET PRIVACY POLICY

People Driven Credit Union recognizes the importance our customers place on the privacy and security of their personal information. Our goal is to protect your personal information in every way that we interact with you, whether it's on the telephone, in our lobby, at one of our ATMs, or on the Internet.

We think it is important for you to be informed of the policies, procedures, and security measures we have in place to safeguard your personal and confidential information. With that in mind, we have developed this policy to help you to understand the steps we take to protect your personal information when you utilize our Internet services.

We may utilize the services of third party providers to assist us in providing online services, such as website hosting, Internet banking and bill payment services. Third party providers are also referred to within this policy as "service providers."

Information Collected on the Internet

If you are just browsing through our website, we do not request any personally identifiable information, nor do we collect unique identifying information about you unless you voluntarily and knowingly provide us that information, such as when you send us an email or complete an application online. If you provide us this information, it is only used internally and to further the purpose for which it was provided.

As part of providing online financial products or services, we may obtain information about our members and website visitors from the following sources:

- Information we receive from you on applications, emails, or other forms;
- Information you provide when you choose to customize our website;
- Information about your transactions with this institution and our affiliates;
- Information we receive from a consumer-reporting agency;
- Information that is generated electronically when you visit our website; and,
- Information that is generated electronically when you use our Internet banking services.

Service providers hosting our website and our Internet banking service may collect general information on our website visitors simply to help us provide banking and other financial services to you online. They collect the following information on our behalf for security and statistical purposes:

- The Internet address (referral site) which brought you to our web site;
- The date and time you access our site;
- The name and version of your web browser;
- The Internet service provider you used when you accessed our site;
- Your Internet Protocol (IP) address; and
- The pages visited in our website.

Our service providers may use cookies to collect some the above information. They may also use cookies for security purposes within our Internet banking product. Additionally, cookies may be used for customization and personalization of our website.

Additional information about IP addresses and cookies are provided below.

Internet Protocol (IP) Addresses

An IP address is a number that is automatically assigned to your computer whenever you are on the Internet. Web servers, the computers that "serve up" web pages, automatically identify your computer by its IP address. When collecting information for us, our service provider does not link IP addresses to anything personally identifiable; however, this Institution and its service providers may use IP addresses to audit the use of our site. We can and will use IP addresses to identify users when necessary for security purposes.

Website Cookies

A "cookie" is a small text file or text identifier placed on end users' computers. Cookies are commonly used on websites and do not harm end users' systems. Pre-expired cookies are used in the AXIS Internet Banking Product. The cookies are common across an entire session and end users must accept all cookies while accessing their accounts. All private data stored in cookies by the Digital Insight system are encrypted, and for internal use only.

Use of Information Collected

- We do not disclose any non-public personal information about our members, former members or website visitors to anyone, except as permitted or required by law.
- In order to provide online services such as: Internet banking and bill payment, we must disclose certain customer account information to our service providers.
- We do not sell any of your personal information.
- We may disclose aggregate (not personally identifiable) member information that we collect on our website to service providers, companies, and/or financial institutions that perform marketing and research services on our behalf and with whom we have joint marketing agreements. Our contracts require these service providers, companies and/or financial institutions to protect the confidentiality of your personal information to the same extent we must do.

Email Policies

We may send you email notices for certain required disclosures if you agree to accept electronic disclosures and/or online account statements. If you have agreed to accept disclosures electronically, we may send you an email with updates to this policy and/or we may send you an email at least annually to remind you where the Privacy Policy can be viewed from our website.

For more information on how to enroll for electronic disclosures, please contact us at pdcu@peopledrivencu.org. We may also send you emails marketing our products and services. We will always provide you an opportunity to opt-in or opt-out of email advertising promotions as required by law.

If you send us an email, please do not include any non-public personal or sensitive information, as email messages may not be secure and/or confidential. We offer secure messaging through our Internet Banking service. You should use the secure messaging service anytime you send us sensitive personal information.

External Third Party Links

Our website may include numerous links to other third party sites. These links to external third parties are offered as a courtesy and a convenience to our customers. When you visit these sites, you will leave our website and will be redirected to another site. We do not control linked third party sites. We are not an agent for these third parties nor do we endorse or guarantee their products. We make no representation or warranty regarding the accuracy of the information contained in the linked sites. We suggest that you always verify the information obtained from linked websites before acting upon this information. Also, please be aware that the security and privacy policies on these sites may be different from our policies, so please read third party privacy and security policies closely.

While using our website, you may still see our logo when visiting other third party sites. A technique called "Framing" allows us to display our logo and look and feel while allowing you to browse another site at the same time. It's important to note that while you may still see our logo and frame, any information you provide to a third party is not covered by our privacy or security policies.

If you have questions or concerns about the privacy policies and practices of linked third parties, please review their websites and contact them directly. This privacy policy applies solely to information collected by this institution.

Security

People Driven Credit Union and its service providers have developed strict policies and procedures to safeguard your personal information. We restrict employee access to your sensitive personal information on a "need to know" basis. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information. We educate our employees about the importance of confidentiality and customer privacy. We take appropriate disciplinary measures to enforce employee privacy responsibilities.

Our Internet banking service provider has developed a top-of-the line security system to ensure your customer information is protected on the Internet and within the data center environment.

Privacy of Children

We respect the privacy of children. We do not knowingly collect names, emails addresses, or any other personally identifiable information from children. We do not knowingly market to children.

Our website may include linked third party sites that would be of interest to children. We are not responsible for the privacy and security practices of these sites. Parents should review the privacy policies of these sites closely before allowing children to provide any personally identifiable information.

Privacy Updates

New product releases may require changes to our Privacy Policy. The effective date of our policy will always be clearly displayed. If we make any changes regarding the use or disclosure of your personal information, we will provide you prior notice and the opportunity to opt-out of such disclosure if required by law.

Questions

If you have any questions about our privacy policy or concerns about our privacy practices, please contact us at pdcu@peopledrivencu.org.