



Online Privacy Policy

Your user privacy is important to us. This Online Privacy Policy describes how Family Savings Credit Union manages, collects, and uses personal information about you when you interact with us online through our website, online banking services, and mobile application. This Policy covers Family Savings Credit Union's online services, websites, mobile applications, social media sites or pages, as well as any interactions you may have while viewing content provided through any digital advertising campaigns.

This Policy explains:

- How we collect personal information when you visit, use, or interact with us online, and through our ads displayed through online services operated by us or non-affiliated third parties
- How we may use or share personal information collected to deliver products and services to you

By using the services, sites, and mobile application, you agree to the terms and conditions of this Policy. Please review this Policy to understand how your online personal information may be collected, used, and shared.

Updates to this Policy

This policy is subject to change. Please review it periodically. If we make changes to this policy, we will revise the last updated date on this page. Any changes to this Online Privacy policy will become effective when posted unless indicated otherwise.

Our Online Privacy Practices

We are committed to transparency about your personal information. We ask for your consent when required, otherwise, by using our Site and Mobile App, you consent to the collection, use, and sharing of your personal information subject to and consistent with applicable laws and other notices you may have received based on your relationship with us.

Family Savings Credit Union does not knowingly collect personal information from children under 13. Our websites, online services, and mobile applications are not directed to individuals under the age of 13, and we request that these individuals do not provide personal information through our websites, online services, or mobile applications.

Linking to other sites

We may provide links to non-affiliated third-party sites. If you follow links to sites not affiliated with or controlled by Family Savings Credit Union, you should review their privacy and security policies and other terms and conditions, as they may be different from those of our websites and mobile application. Family Savings Credit Union does not guarantee and is not responsible for the privacy or security of these sites, including the accuracy, completeness, or reliability of their information.

Protecting your personal information

To protect personal information from unauthorized access and use, we use security measures that follow applicable federal and state laws. These measures may include device safeguards and secured files, as well as oversight of our third-party service providers to ensure personal information remains confidential and secure. In case of a data breach, we provide prompt notification, following applicable laws.

Making sure personal information is accurate

Keeping your personal information accurate and up to date is very important. If your personal information is incomplete, inaccurate, or not current, please call or write to us at the telephone numbers or appropriate address for changes listed on your account statements, records, online, or other account materials. You can also visit any of our local branches.

Personal Information We Collect

Cookies are pieces of information stored directly on the device you are using. Cookies we use do not contain or capture unencrypted Personal Information. Cookies allow us to collect information such as browser type, time spent on the site, pages visited, language preferences, and your relationship with us. We use the information for security purposes, to facilitate navigation, to display information more effectively, to personalize/tailor your experience while engaging with us, and to recognize your device to allow your use of our online products and services. We collect statistical information about the usage of the site in order to continually improve the design and functionality, to monitor responses to our advertisements and content, to understand how account holders and visitors use the site and to assist us with resolving questions regarding the site. We also utilize cookies for advertising purposes. Tracking technologies also used are beacons, tags, pixels, and scripts to collect and track information and to improve and analyze our website.

Log and Usage Data

Log and usage data is service-related, diagnostic, usage, and performance information our servers automatically collect when you access or use our services and which we record in log files. Depending on how you interact with us, this log data may include your IP address, device information, browser type, and settings and information about your activity in the services (such as the date/time stamps associated with your usage, pages and files viewed, searches, and other actions you take such as which features you use), device event information (such as system activity, error reports (sometimes called "crash dumps"), and hardware settings).

Device Data

We collect device data such as information about your computer, phone, tablet, or other device you use to access the services. Depending on the device used, this device data may include information such as your IP address (or proxy server), device and application identification numbers, location, browser type, hardware model, Internet service provider and/or mobile carrier, operating system, and system configuration information.

Location Data

We collect location data such as information about your device's location, which can be either precise or imprecise. How much information we collect depends on the type and settings of the device you use to access the Services. For example, we may use GPS and other technologies to collect geolocation data that tells us your current location (based on your IP address). You can opt out of allowing us to collect this information either by refusing access to the information or by disabling your Location setting on your device. However, if you choose to opt out, you may not be able to use certain aspects of the services.

Google Analytics

Many websites and apps use Google services to improve their content. When they integrate Google services, these sites and apps share information with Google. We use Google Analytics to better understand how users are visiting and using our sites. Google Analytics collects information such as how often users visit this site, what pages they visit when they do so, and what other sites they used prior to coming to this site. Google Analytics collects the IP address assigned to you on the date you visit this site, rather than your name or other identifying information. We do not combine the information collected through the use of Google Analytics with personally identifiable information. Although Google Analytics plants a cookie on your web browser to identify you as a unique user the next time you visit this site, the cookie cannot be used by anyone but Google. You may review further information about how Google Analytics collects and processes data and how to control the information sent to Google at "How Google uses information from sites or apps that use our services" at google.com/policies/privacy/partners/

How do we use your personal information?

Personal information collected from and about you online described in this policy may be used for many purposes including:

Delivering products and services to you by verifying your identity (for example when you access your account information); processing applications for products or services such as to prequalify for a mortgage, apply for a credit card, or to open a retirement account, investment account or other financial product; processing transactions; finding nearby ATMs, branch locations, and other specialized location-based services near your location.

Personalizing your digital and mobile experience by enhancing overall websites, online banking services, and mobile app organization and design and analyze data to create relevant alerts, products, or services.

Providing advertising on our websites, online banking services, and mobile app as well as non-affiliated third-party sites and through offline channels like financial centers, call centers, and direct marketing (for example email, mail, and phone).

Detecting and preventing fraud, identity theft, and other risks to you or Family Savings Credit Union.

Performing analytics concerning your use of our online services, including your responses to our emails and the pages and advertisements you view.

Following and enforcing applicable legal requirements, relevant industry standards, contractual obligations, and our policies.

Allowing you to use features within our websites, online banking services, and mobile app when you grant us access to personal information from your device such as contact lists, or geo-location when you request certain services that require such access, for example locating an ATM.

Usage of Image

By uploading an image to our website, online banking services and mobile app you authorize Family Savings Credit Union to use that image for any necessary business purposes.

We keep personal information for a period of time as required by laws and regulations and the necessary business purpose.

With whom do we share your personal information?

We may share the personal information we collect from and about you online described in this policy (and subject to other legal restrictions and notices you may have received depending on your relationship with us) with:

- Affiliates of Family Savings Credit Union
- Service Providers, Vendors, and Third-Party Providers who have contracts with Family Savings Credit Union
- Government Agencies as required by laws and regulations.

Aggregated / De-identified Information

Collected personal information may be aggregated and/or de-identified (we remove any details that identify you personally). We may share this aggregated and/or de-identified information with service providers, vendors, and third-party providers to help deliver products, services and content that are better tailored to the users of our online services and for our own business purposes where permissible under applicable laws and regulations.

How to limit sharing

You have choices regarding the sharing of some personal information. Where appropriate, we will limit sharing of your personal information based on your privacy choices.

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