

## Protecting Your Privacy Online

Cedar Point Federal Credit Union recognizes and respects the privacy that our members and other users of our website demand. As such, we are dedicated to protect the information obtained through the use of our website with the same confidentiality and safety standards that are provided through all other credit union transactions.

### General Use

As a general policy, Cedar Point Federal Credit Union does not automatically collect personal information from users of its website resource. CPFCU may collect standard non-identifying information about visits to its website such as:

- The name of the domain from which you access the internet (for example, aol.com) but not your e-mail address;
- The internet address of the website from which you linked directly to our website;
- The date and time you access our website;
- The length of each user session on our website;
- The pages you visited on our website;
- This information may be utilized to compile internal reporting of website statistics as well as a resource to improve the content, design and navigation of our website.

### Personal Credit Union (PCU) and PCUPay

Personal identification in the form of account number and password is collected when a credit union member has signed-on to PCU, the secure online account access area of the credit union's website. This information allows the credit union to control access to only those entitled to perform transactions and inquiries on the account(s)

### Cookies

A cookie is a small text file which is stored on a user's computer for authorization purposes.

One of the ways Cedar Point recognizes you is by placing a cookie on your computer when you log in to Personal Credit Union (PCU) and indicate you are on a personal computer. The cookie contains a randomly generated, unique number used as an identifier. When you sign in after that, your Web browser sends us this cookie, which lets us know that you're using your own computer. The cookie is visible only to Cedar Point and does not contain any personal information. You can register any computer as a "personal computer."

We also use session cookie technology to ensure account confidentiality and security within Personal Credit Union (PCU). The cookie is only valid during your current login session and is automatically discarded after periods of inactivity or log off.

CPFCU does not view, gather, use, sell, or exchange any information contained in cookies.

### Email Communication

Personal information transmitted to the Cedar Point Federal Credit Union may be used by credit union staff to respond to inquiries for service or information and/or to improve the service the credit union provides.

As email communications may not be secure against interception by unauthorized individuals, the credit union will not transmit sensitive or personal information that can compromise or violate a member's privacy while communicating via email. Similarly, members may wish to utilize alternative communication methods when it is necessary to provide sensitive or personal information.

### Applications & Online Forms

To better serve the needs of its members, several online forms are provided Cedar Point Federal Credit Union including these:

- Loan Application
- Membership Application
- Applications for online services
- Requests for changes in service such as an address change or related accounts authorization.

Depending upon what type of product or service the user is requesting, by filing the online application the user will be authorizing the credit union to review credit history, employment history and/or other relevant information. This information and any personal information provided by website users from any of the credit union's online forms is used by CPFCU solely to process the user's request for service.

In addition to the information provided by you, we may also collect identifying information such as your IP address.

### **Securing the Privacy of Personal Information**

Cedar Point Federal Credit Union's website offers most applications in a downloadable PDF format, which requires that the member sign and mail the form. In this way no personal information can be compromised via an insecure connection.

### **Maintaining Member Privacy in our Business Relationships**

From time to time, the Cedar Point Federal Credit Union contracts with third-party vendors and other businesses to perform specific services for us. When doing so, we select business partners and vendors that adhere to privacy standards similar to our own and we ask our business partners and vendors to honor and safeguard all information regarding our members.

Cedar Point Federal Credit Union does not sell or provide any member information to any list service or third-party organizations for their specific independent use.

Additionally, the credit union is permitted by law to share information that arises out of its direct experiences with you:

- as required to do so by government regulation
- as necessary to comply with a government agency or court order
- to fulfill a request by federal or state regulator
- if permission is granted by the member
- Restricted Employee Access to Personal Information

Cedar Point Federal Credit Union limits its employee access to member information to those staff members with a business reason for knowing such information. Our employees are educated about the importance of member confidentiality and privacy. Access to personal information requires the use of employee user names and/or passwords and is used only by approved staff. Audit trails are provided to further safeguard the privacy of member information.

### **How to Contact Us**

To review member information, correct misinformation or for questions and comments regarding Cedar Point Federal Credit Union's Privacy Policy, please stop by any branch office, call (301) 863-7071, fax (301) 863-0137, or inquire via e-mail at [cpfcu@cpfcu.com](mailto:cpfcu@cpfcu.com).

### **Beyond our Control**

The internet contains many useful resources, as such the Cedar Point Federal Credit Union website does contain links to other websites. Please be advised that CPFCU is not responsible for the privacy practices or the content of the linked websites and encourages users to read the privacy statement of all linked websites to become acquainted with their specific privacy practices.

### **Privacy Policy Statement Updates**

As services and functionality of the Cedar Point Federal Credit Union website changes, our privacy practices may also change over time. Users are encouraged to check our website <http://www.cpfcu.com>, regularly to view the most current version of our privacy policy.