

Internet/Website/ Mobile

FIGFCU ONLINE PRIVACY NOTICE and Disclosures

Last updated September 25, 2017

Respecting and maintaining your online privacy and the security of your personal information is important to us. This **FIGFCU** Online Privacy Notice is designed to inform you of our website and online information privacy practices, the types of information we collect, how the information is used, and to assure you that we maintain strict security procedures to protect your information.

In conjunction with our Online Privacy Notice you should also refer to our:

Privacy Policy - <https://www.figfcu.org/privacy-policy>

Security Center - <https://www.figfcu.org/security-center>

Social Media Disclosure - <https://figfcu.com/social-media-disclosure>

Terms of Use - <https://www.figfcu.org/terms-use>

Information We Collect About You

To help us serve your financial needs, provide services, and offer new products and services to you, we collect personally identifiable information about you from:

- Information we receive from you on online applications, forms, and instructions;
- Information about your transactions with us, our affiliates, and others; and,
- Information we receive from consumer reporting agencies.

How We Use Your Information

We may use your information:

- To evaluate your eligibility for accounts, loans, and other products and services for which you apply;
- To respond to your inquiries and fulfill your requests;
- To administer, manage and service your accounts, products, and services;
- To send you marketing communications on products and services that we believe may be of interest to you, and/or to prequalify you for such products and services;
- To personalize your experience on our website by presenting products and offers tailored to you;

- To verify your identity in order to allow you online access to your accounts, conduct online transactions and to maintain measures aimed at preventing fraud and protecting the security of your account and personal information;
- To facilitate your transactions;
- To send you important information about your account(s), products and services;
- To comply with applicable law and regulation, other legal process, and law enforcement requirements; and
- For our business purposes, such as data analysis, audits, developing new and improving our existing products and services, enhancing our website, identifying usage trends, and determining the effectiveness of promotional campaigns.

Categories of Third-Parties with whom FIGFCU May Share Information

FIGFCU shares personal information with third-parties only as permitted by law in connection with the administration, processing, and servicing of account and account-related transactions, in order to perform services for us on your behalf, and as required by law; for example, credit reporting agencies, bill payment processors, credit, debit and ATM card processing networks, data processing companies, marketing and other companies in order to offer and/or provide financial products and services to you, and in response to legal or regulatory requirement, court order and/or other legal process or investigation.

Other Online Information We Collect and Use

We may collect and use other information, such as:

- **Cookies:** Cookies are pieces of data stored directly on the device you are using when you visit our website. Cookies allow us to collect information such as browser type, date and time spent on our website, and pages visited. We use the information for security purposes, to facilitate navigation, to display information more effectively, to personalize and enrich your experience while visiting the website, and to recognize your device to allow your use of our online services. We also gather statistical information about the usage of the website in order to continually improve the design and functionality, to monitor responses to our advertisements, to understand how customers use the website, and to assist us with resolving website questions. You can refuse to accept these cookies and most devices and browsers offer their own privacy settings for cookies. You will need to manage your cookie settings for each device and browser you use. However, if you do not accept these cookies, you may experience some inconvenience in your use of the website and some online services. For example, we may not be able to recognize your device and you may need to answer challenge questions each time you log on for authentication purposes. You also may not receive advertising or other offers from us that are relevant to your interests and needs.

- **IP Address:** Your IP Address is a number that is automatically assigned to the device that you are using by your Internet Service Provider (ISP). An IP Address is identified and logged automatically in our server log files whenever a user visits the website, along with the time of the visit and the page(s) that were visited. Collecting IP Addresses is standard practice on the internet and is done automatically by many websites. We use IP Addresses for purposes such as calculating website usage levels, helping diagnose server problems, and administering the Credit Union's website.

Mobile / Online Applications

FIGFCU mobile / Online banking applications allow you access to your account balances, transfer funds, pay bills, and make deposits on and other financial transactions on your mobile devices. This Online Privacy Notice applies to any personal or other information that we may collect through the mobile applications.

Advertising and Marketing

If you prefer that **FIGFCU** not send you advertisements and other marketing information (including loan preapprovals) you can opt-out by calling **800.877.2345**.

Protecting Your Information, Confidentiality, and Security

We protect information we collect about you by maintaining physical, electronic, and procedural safeguards. These safeguards restrict access to your confidential information to only authorized personnel with specific need to access and utilize your information. We train our employees on how to handle your information to maintain confidentiality and privacy. To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer and system safeguards and secured files and buildings.

Making Sure Your Information is Accurate

Keeping your **FIGFCU** account information up to date is very important. If your account information is inaccurate, incomplete, or not current, you can update it through our Online Banking Service (you must be registered) by selecting "Profile Info" and updating the appropriate information. You can also update your information by calling us at **800.877.2345**, by writing to us at **FIGFCU**, 4601 Wilshire Blvd Suite #110 Los Angeles, CA 90010, or by visiting your local **FIGFCU** branch.

Social Media Sites

FIGFCU provides experiences on social media platforms such as Facebook®, Twitter®, LinkedIn®, and others that enable online sharing and collaboration among users who have registered with them. All social media websites referenced on the **FIGFCU** website, or on social media websites in which **FIGFCU** has a presence, are controlled and administered by a third party, are not owned or controlled by **FIGFCU**, have different privacy policies from **FIGFCU**, and this **FIGFCU** Online Privacy Notice does not apply to those sites. Any content you post on social media websites is subject to the privacy policies of

those platforms. You should refer to their privacy policies to better understand your rights and obligations with regard to such content and their privacy and information sharing practices.

Links to Other Websites

We may provide links to other websites. If you follow links to websites not controlled by **FIGFCU**, you should review their privacy policies and other terms, as they may be different from our website.

Terminated Relationships

If your **FIGFCU** account relationship is terminated we will not share information we have collected about you, except as permitted or required by law.

Protecting Children's Online Privacy

The primary goal of the Children's Online Privacy Protection Act is to give parents control over what information is collected from their children online and how such information may be used. This website is not directed to persons under the age of 13. **FIGFCU** does not knowingly collect information from, solicit, market, or provide online services or web pages directed to children under the age of 13. For more information about the Children's Online Privacy Protection Act (COPPA) visit Federal Trade Commission's website at www.ftc.gov.

Advertising Data Collecting OPT-OUT

Users may choose to opt-out of certain data collection and tracking applications, for additional information and go to <http://www.aboutads.info/>.

Updates to this Online Privacy Notice

This Online Privacy Notice is subject to change. Please review it periodically. If we make any changes, we will revise the "Last updated" date at the top of this Notice. Any changes to this Notice will become effective when posted on this website. Your use of the website following these changes means that you accept the revised Notice.

Contact Us

If you have any questions regarding this Online Privacy Notice call us at **800.877.2345** or write to us at:

Farmers Insurance Federal Credit Union

Attn: Social Media / Website Administrator

4601 Wilshire Blvd Suite #110

Los Angeles, CA 90010