

Website Privacy

Revised: December 1, 2023

At Financial Plus Credit Union (Credit Union) the security and safety of our Member's privacy is crucial to the services we provide. The information presented in this Website Privacy document explains the Credit Union's website privacy and the practices related to the personal information we collect and disclose from members and non-members. In addition, we have provided an understanding of the manner in which personal and/or non-public information may be shared with other parties.

You may review our privacy notice and practices with respect to your personal information at www.myFPCU.com or we will mail you a free copy upon request.

INTERNET SECURITY

The Credit Union utilizes software programs which monitor the network traffic of our website and is designed to identify and alert the Credit Union to unauthorized attempts to gain entry to, upload to, modify the content of, or otherwise attempt to cause harm or damage to the Credit Union's website.

HOW INFORMATION IS COLLECTED AND STORED:

Information collected for statistical purposes, does not contain personal identifying information of any sort such as your name, address, etc. and is collected solely for statistical analysis. Statistical analysis may include gaining an understanding of which information is most commonly accessed, which information is least accessed, identifying system performance, determining design specifications to enhance and improve the use of the website or identifying problem areas which require a fix or improvement to better serve the user.

Information which is automatically collected and stored from your visit to our website:

- The Internet Domain address from which you are accessing our website (example; abc123company.com, if you use a private Internet access account, or abc123college.edu if you accessed the website via a university's domain) and IP (Internet Protocol number which is assigned automatically to your computer whenever you are accessing the World Wide Web);
- The Date and Time you access our website;
- The pages you visit and the result of any request; any image viewed or query made. (example; viewing a marketing promotion or completing a loan application);
- Status information, values, and codes resulting from the response of the Web server to the request received such
 as: HTTP (Hypertext Transfer Protocol) status code, number of bytes received, number of bytes sent, the duration
 of time to launch or fulfill a request, the protocol version used, the server port number addressed, the Windows
 NT (new technology) code.

COOKIES

The Credit Union uses cookies to compile information about the use of our website and assists in providing access to your account information. A Cookie is information which a website stores directly on the computer you are using. A Cookie employed within a website can only be used by and read by the website which has set the Cookie. Any time a Cookie is used within the Credit Union's website your personal information is encrypted for use by the Credit Union only and is protected from access by other parties.

We use Google Analytics: Google Analytics collects information about how visitors use our websites in an anonymous form, including the number of visitors to the websites, where visitors have come to the websites from and the pages they visited. We use this information to compile reports and help us improve the sites. To learn about Google's privacy practices, visit https://policies.google.com/?hl=en-US.

THIRD PARTY SITES

The Credit Union offers links to third party sites to provide enhanced services and products which may benefit our members. When you access a third party site, a pop-up notification will alert you that you are leaving the Credit Union's website. These third party sites are not owned, operated, endorsed or maintained by the Credit Union. In addition, the Credit Union is not responsible for the products or services promoted by these third party sites. When viewing, using the features of, or purchasing any product or service via these third party sites you are agreeing to the terms and conditions, disclosures, and privacy statements posted by the owner operators of the third party site(s).

EMAIL

- The Credit Union will never solicit non-public private information via EMAIL.
- All EMAIL communication between employees of the Credit Union and a member or consumer will be channeled via an encrypted email format to ensure the safety, privacy and security of the member or consumers information.
- A public EMAIL box has been provided for members and /or consumers to communicate general information to the Credit Union. Members and consumers are advised to not send any non-public private information via this public EMAIL box.

CHILDREN'S ONLINE PRIVACY PROTECTION RULE (COPPA)

- The Credit Union does not direct market to any children or target market to anyone under the age of 18 years old.
- All minors under the age of 18 years of age must have an account with an adult joint owner aged 18 years or older who meets all requirements for the Customer Identification Program under the USA PATRIOT Act.
- The Credit Union does not collect any information from children.
- The Credit Union does not share information regarding accounts for minors outside of the sharing information requirements necessary to conduct everyday business as described in the Privacy Notice; full details of the Credit Union Notice are located in the link at the beginning of this document.

USE OF PIXELS

Pixel (also known as tag or web beacon) technology may be used on some of our websites, mobile applications and email messages. The Credit Union uses pixels to understand user activity (e.g. web pages visited, emails opened, and where a visitor "clicks") in order to better understand users' likes and interests, enhance visitors' website experiences, and provide more relevant marketing materials and advertisements. These pixels do not collect or carry any personally identifiable information. Instead, the information collected by pixels is aggregated and therefore anonymous.