

## NuVision Federal Credit Union On-line Privacy Policy

***Effective Date: March 1, 2015***

At NuVision Federal Credit Union (“NuVision”, “Credit Union”, “we”, “our”, “us”), we respect your right to privacy and understand the importance of maintaining the security of your personal information. This Online Privacy Policy (“Policy”) only relates to the information we collect online through [www.nuvisionfederal.org](http://www.nuvisionfederal.org) (“Site”), our Home Banking application, and our Mobile Banking application.

### **Information We Collect About You**

When you visit our Site, you may be asked to provide information about you that is personally identifiable (“Personal Information”). This may include:

- Your first and last name;
- A home or physical address (including street name or name of a city or town);
- An e-mail address;
- A telephone number;
- A tax identification number; and
- Any other identifier that permits physical or online contact with you.

In addition, we may collect and store the following information about your visit: the IP address from which you access our Site; the type of browser and operating system used to access our Site; the date and time you access our Site; the Internet address of the site from which you linked directly to our Site; and the pages you visit and the information you request.

### **Cookies and “Do Not Track” Mechanisms**

NuVision Federal Credit Union will occasionally use a “cookie” for the purpose of providing an improved service. A cookie is a small piece of data given to your browser by a website, which can later be retrieved. A cookie is a way for website to recognize whether or not you have visited the site before. The cookie can be read by the website that “set” the cookie. We use cookies for administrative purposes, such as online banking session management, or in areas where you are able to customize the information you see. The use of cookies makes your online experience easier and more personal.

You may elect to set your web browser to inform you when cookies are set, prevent them from being set, or enable your web browser’s “Do Not Track” signal or similar mechanism. However, if you elect to prevent cookies from being set or enable your web browser’s “Do Not Track” signal or similar mechanism, some web banking functions may not work properly.

### **Categories of Third-Parties With Whom NuVision May Share Information**

We disclose personal information with third-parties only as permitted by law in connection with the administration, processing or servicing of accounts. We do not disclose personal information to third-

parties or make available, any personal information about your online activities over time and across different web sites when you use our Site.

We will not share your personally identifiable information with third parties except as permitted by law to those third-party persons or entities that perform services for us on your behalf. This may include disclosure to a credit reporting agency or in response to a subpoena or other legal process; disclosure to protect against fraud, or as part of an audit or examination.

### **Protecting Your Information, Confidentiality, and Security**

NuVision is committed to protecting your personal information. We maintain physical, electronic, and procedural safeguards that comply with federal standards to guard your personal information.

When you submit sensitive information via the website, your information is protected both online and offline. Wherever we collect sensitive information (such as credit card data), that information is encrypted and transmitted to us in a secure way. You can verify this by looking for a closed lock icon at the bottom of your web browser, or looking for "https" at the beginning of the address of the web page.

While we use encryption to protect sensitive information transmitted online, we also protect your information offline. Only employees who need the information to perform a specific job (e.g, billing or member service) are granted access to personally identifiable information.

The computers/servers on which we store personally identifiable information are kept in a secure environment.

### **Making Sure Your Information is Accurate**

If you are a registered Online Banking user, you may review and maintain your information by logging in to Online Banking and selecting the "My Settings" on the top right-hand side. You can also request and/or update your information by calling us at 800-444-6327, by writing to us at NuVision Federal Credit Union, P.O. Box 1220, Huntington Beach, CA 92647, or by visiting your local NuVision branch.

### **Children's Online Privacy Protection Act ("COPPA") Disclosure**

The Children's Online Privacy Protection Act of 1998 ("COPPA") restricts the collection, use, or disclosure of Personal Information from and about children under the age of 13 on the internet. NuVision is committed to protecting the online privacy of the children who visit our Site and complying with COPPA.

In general, our Site is not directed to children under the age of 13 and we request that children under the age of 13 not provide Personal Information through the Site. We may, however, elect to provide contest information on our Site for our youth Members, which includes children under the age of thirteen. Youth Members who identify themselves to be under the age of 13 will not be permitted to submit any Personal Information on our contest Site.

We may collect information on domain names, dates and times of visits, and number of page views. This information contains no Personal Information and will only be used to continue to improve the overall value of our Site. We do not knowingly collect, use, or disclose Personal Information from children under 13 on the internet without prior parental consent. Visit the Federal Trade Commission website for more information about COPPA.

**Updates to this Policy**

This Policy is subject to change at any time. Please review it periodically. NuVision will revise the “Effective Date” stated at the top of this Policy at the time any material changes to the Policy are made. Your use of the Site following these changes means that you accept the revised Policy.

**Contact Us**

If you have any questions regarding this Policy or any concerns over use of personal data call us at 800-444-6327 or write to us at:

NuVision Federal Credit Union  
P.O. Box 1220  
Huntington Beach, CA 92647