

# NEFCU Online Privacy Policy

**Last updated March 25, 2021**

NEFCU (“us”, “we” or “our”) has implemented this Online Privacy Policy in order to explain how we collect, share, use, and protect information when you visit or use this online service and any other online services offered by us. This policy applies to NEFCU’s online services, including the NEFCU and Direct Financial websites, NEFCU Mobile, and NEFCU-branded social media sites or pages (each a Site, and collectively, Sites).

For members and visitors to this Site, we will use and share any information that we collect from or about you in accordance with our [Privacy Notice](#), which provides certain choices with respect to the use and sharing of your personal information. By using the Site, you agree to the terms and conditions of this Policy.

## **Information We Collect**

In general, we collect and process personal information necessary for ordinary business purposes or to provide you with information on our products, services or special offers.

- If you apply for, inquire about, or obtain a service or product from us, we collect a range of identifiable personal information based on the particular product and circumstances, that may include your name, address, contact information, Social Security number, driver’s license number, financial and account information. This information is necessary for us to provide services or products you requested or to take steps to enroll you in those services or products, for us to comply with a legal obligation, or to carry out related business and operational activities.
- If you provide your email address to us or otherwise request or agree to receive electronic communications from us, we may collect your name, email address, phone number, or physical address. This information is necessary to send you the communications and information you have requested.
- If you use our online banking or mobile banking services and choose to “register” your device in order to facilitate authentication for future visits, we collect certain information about that device such as its serial number and other unique characteristics so that we can definitively recognize the device during future accesses of the online banking service
- If you visit our website(s), we may capture your IP address as well as electronic activity information about your use and interaction with our website(s), the type of operating system and browser you use, the parts of our online service you access, and geolocation data. We or our third-party partners may also use cookies, for various purposes, such as fraud prevention and monitoring or tracking of our advertising campaign performance. “Cookies” are small amounts of data a website can send to a visitor’s web browser. They are often stored on the device you are using to help track your areas of interest. Using these cookies allow us to enhance your experience in interacting with our website, such as by helping recognize your browser the next time you visit and loading previously viewed pages faster. Most

web browsers allow you to adjust your browser settings to decline or delete cookies but doing so may degrade your experience with our online services.

- If you interact with us through NEFCU Mobile, we may collect location information to help prevent fraudulent use of our services. We may use geolocation information to help you locate the nearest branch and/or ATM, but only if you expressly authorize collection of such information. Geolocation information can be monitored on a continuous basis in the background only while the application is being used, or not at all, depending on your selection. You can change your location permissions at any time in your device settings.

### **Linking to Third Parties**

NEFCU may provide links to websites that are owned or operated by other companies (third-party websites). When you leave this website to go to another linked website, we are not responsible for the content or availability of the linked website. You should get familiar with the privacy policy, terms of use and security practices of the linked third party websites before providing any information, as they may differ from those practiced by us.

### **Protecting Children's Privacy**

The Site is not intended for children under the age of thirteen (13). We do not knowingly collect personal information from children under 13 without parental consent. For details about the Children's Online Privacy Protection Act (COPPA), visit the Federal Trade Commission website.

### **Security**

We use reasonable physical, electronic, and procedural safeguards that comply with federal standards to protect and limit access to personal information. This includes device safeguards and secured files and buildings. Please note that information you send to us electronically may not be secure when it is transmitted to us. We recommend that you do not use unsecure channels to communicate sensitive or confidential information (such as your Social Security number) to us.

### **Changes to this Policy**

We may change this Online Privacy Policy from time to time. When we do, we will post the revised policy here, so that you can see what information we gather, how we might use that information and when we may disclose it. Any changes to this Online Privacy Policy will become effective when posted unless indicated otherwise. By continuing to use our services, you accept and agree to this policy as modified.