

# Pacific Service Credit Union

## Online Privacy Policy

### Policy Statement

It is the policy of Pacific Service Credit Union to comply with all applicable consumer protection laws, state and federal laws, as well as the Department of Business Oversight (DBO) and other governing bodies' rules and regulations as they apply to online privacy. This Online Privacy Policy addresses how we collect, use, share and protect information from our website and other online and mobile practices.

### Introduction

Pacific Service Credit Union ("Pacific Service CU") understands the importance of protecting your privacy. Our goal is to maintain your trust and confidence when handling your personal information. We are committed to maintaining the confidentiality of your personal information consistent with state and federal laws. This Online Privacy Policy ("Policy") describes how Pacific Service CU collects, uses, shares, and protects information when you visit or use [www.pacificservice.org](http://www.pacificservice.org) ("the Website"), online applications or online and mobile banking (collectively "Services"). By using the Website or Services, you consent to the terms and conditions of this Policy, including your consent to our use and disclosure of information about you in the manner described in this Policy. The term "us," "we" or "our" in this Policy refers to Pacific Service Credit Union.

### How We Collect and Use Your Information

You may interact with us in a variety of ways online, including through an internet-enabled mobile device. We offer sites and applications that permit browsing and do not require registration. We also offer the ability to access your accounts online or through a mobile device, which requires you to register and securely login. Information we may collect about you through these interactions include information you input, such as your name, address, email address, other contact information; data resulting from your activity, such as transaction information; and location information. We may also gather additional information, such as the type of device and browser you are using, the internet protocol (IP) address of your device, information about your device's operating system, and additional information associated with your device. We may also gather information collected through cookies and other technologies, as described further below. This information allows us to serve you better.

### Cookies

Cookies are pieces of information stored directly on your computer, smartphone or other internet-enabled mobile device. Browser cookies are assigned by a web server to the browser on your device. When you return to a website you have visited before, your browser gives this data back to the server. We use cookies and information gathered through their use to make your experience with us more personalized based on the products, services, or other interactions you have with us. Information gathered through the use of cookies may be used to make offers to you through online ads, email, U.S. mail or telephone, subject to our Privacy Policy. Cookies we use do not contain or capture unencrypted personal information.

In addition, we may also use other tracking technologies such as Google Analytics, pixel tags, clear graphics interchange format (GIFs) and web beacons for the purpose of measuring the effectiveness of our advertising or other communications, to determine viewer response rates and to determine which offers to present on third-party sites.

## **Cookie Settings and Do Not Track Signals**

The browsers of most computers, smartphones and other internet access devices are set up to accept cookies. You can refuse to accept these cookies through your browser settings. You will need to manage your cookie settings for each device and browser you use. If you choose to reject cookies, you may not be able to use the full functionality of the Website or Services. For example, you will not be able to access our online banking service and those services within online banking, if all cookies are blocked.

Do Not Track (DNT) refers to a Hypertext Transfer Protocol (HTTP) header used by internet web browsers to request a web application disable its tracking or cross-site user tracking. When DNT is enabled, a user's web browser adds a header to content requests indicating that the user does not want to be tracked. California law requires us to disclose how we respond to web browser DNT signals. We do not respond to or take any action with respect to a DNT configuration set in your internet browser, and therefore, do not disable tracking. DNT signals and cookie settings may vary among browsers and devices. We attempt to create a consistent experience for users, but we may be unable to recognize all privacy settings due to the evolution of industry standards and technological advancements.

## **Personal Information We Collect**

When you interact with us via our Website or Services, we will not obtain personal information about you unless you choose to provide such information. Personal information that we may collect about you through online interaction includes information that you provide, such as your name, mailing address, email address and other contact information; data resulting from your activity, such as transaction information; and limited location information (for example, a ZIP code to help you find a nearby ATM). We may also collect payment card information, social security numbers, and driver's license numbers when you provide such information while using our Website or Services.

We will retain your personal information for as long as your account is active or as needed to provide you services. We will retain and use your information as necessary to comply with our legal and regulatory obligations, resolve disputes, and enforce our agreements.

## **Other Information We Collect**

In addition to the personal information described above, we may also collect anonymous demographic information, which is not unique to you, such as your ZIP code, region, preferences, interests, and favorites. We may also automatically collect information about your computer hardware, such as the internet protocol (IP) address of the device you use to connect to the Website or Services, the type of operating system and browser you use, search engine used, access times, referring website addresses, the parts of our Website you access, and the site you visit next.

## **Third-Party Widgets**

We may allow certain widgets (e.g., social share buttons) on our Website that allow users to easily share information on another platform, such as a social media platform. The third parties that own these widgets may have access to information about your browsing on pages of our Website where these widgets are placed. You may wish to review information at the third-party sites, such as social media platforms where you have an account, to determine how these third parties collect and use such information.

## **How We Use Information**

In addition to the uses described above, we use the information for purposes as allowed by law, including, but not limited to:

- Process applications and transactions;
- Service your accounts with us;

- Send you important information regarding the Website or Services, changes to terms, conditions and/or policies;
- Track Website usage, such as number of hits, pages visited, and the length of user sessions in order to evaluate the usefulness of our Website;
- Verify your identity (such as when you access your account information);
- Respond to your requests and to communicate with you;
- Send you marketing communications that we believe may be of interest to you;
- Allow you to participate in surveys, sweepstakes, contests and similar promotions;
- Our business purposes, including data analysis, developing and improving our products and services, and enhancing our Website or Services;
- Prevent fraud and enhance the security of our Website or Services.

### **How We Share Your Information With Third Parties**

If you are a Pacific Service CU member, we will use and share any information that we collect from or about you in accordance with our Privacy Policy. We may share the information we collect from and about you with service providers with whom we work, such as data processors. When permitted or required by law, we may share information with additional third parties for purposes including responding to legal process. Where appropriate, we will limit sharing of your information in accordance with our Privacy Policy.

Third parties may collect information about your web browsing behavior when you use our Website or other third-party websites. Limiting or restricting collection of this information is dependent on your browser settings and third-party privacy practices, which are outside of our control. We may contract with third-party marketing service providers that use technology such as cookies to advertise our products and services on third-party websites. However, we do not allow third parties to collect personally identifiable information from our Website. We do not sell or lease our member or visitor information to third parties.

### **Children's Online Information Privacy**

Our website is not intended for children under the age of 13. We do not knowingly collect, maintain, or use personally identifiable information from our Website about children under the age of 13 without parental consent. For more information about the Children's Online Privacy Protection Act (COPPA), visit the Federal Trade Commission website: [www.ftc.gov](http://www.ftc.gov).

### **Updating Your Personal Information**

It is important to keep your account information up to date. You can access and/or update your personal information by logging into online banking or by calling a member service representative at (888) 858-6878.

### **Security**

To protect your personal information from unauthorized access and use, we use security measures that comply with applicable federal and state laws. These measures may include a combination of technical, operational and managerial controls. Security mechanisms in place include, but are not limited to physical security of our building and data center, firewalls, data loss protection systems, network monitoring and encryption to protect certain sensitive transmissions of information. In addition, we have agreements with our third-party service providers to secure and protect sensitive information. We will never contact you via phone, email or text message requesting account or personal information. Members should protect the confidentiality of information such as an account number, social security number, email address and password. Furthermore, members should be aware of "phishing" attempts to steal personal information. Never provide your personal information including log-in or password information through an unsolicited phone call, email or text message even from companies that you do business with.

**Linking to Other Websites**

Our Website contains links to third party websites. Although these links were established to provide you with access to useful information, Pacific Service CU does not control and is not responsible for any of these websites or their content. We do not know or control what information third-party websites may collect regarding your personal information. Pacific Service CU provides these links to you only as a convenience, and Pacific Service CU does not endorse or make any representations about using such third-party websites or any information, software or other products or materials found there, or any results that may be obtained from using them. We encourage you to review the privacy statements of websites you choose to access through the Pacific Service CU Website so that you can understand how those websites collect, use, and share your information. Pacific Service CU is not responsible for the security or privacy practices of the linked websites.

**Updates to this Online Privacy Policy**

From time to time, we may change this Policy. The effective date of this policy, as indicated below, reflects the last time this Policy was revised. Any changes to this Policy will become effective when we post the revised Policy on our Website. Your use of the Website or Services following these changes means that you accept the revised Policy.

Last update: 4/16