

Protecting Your Privacy Online

Cedar Point Federal Credit Union recognizes and respects the privacy that our members and other users of our website demand. As such, we are dedicated to protecting the information obtained through the use of our website with the same confidentiality and safety standards that are provided through all other credit union transactions.

General Use

As a general policy, Cedar Point Federal Credit Union does not automatically collect personal information from users of its website resource. CPFCU may collect standard non-identifying information about visits to its website such as:

- » The name of the domain from which you access the internet (for example, msn.com) but not your e-mail address;
- » The internet address of the website from which you linked directly to our website;
- » The date and time you access our website;
- » The length of each user session on our website;
- » The pages you visited on our website;

This information may be utilized to compile internal reporting of website statistics as well as a resource to improve the content, design and navigation of our website.

Digital Banking and Bill Pay

Personal identification in the form of User ID and password is collected when a credit union member signs into a digital banking account from the secure online account access area of the credit union's website. This information allows the credit union to limit access to only those entitled to perform transactions and inquiries on the account(s).

Cookies

A cookie is a small text file which is stored on a user's computer for authorization purposes.

One of the ways Cedar Point recognizes you is by placing a cookie on your computer when you log in to your online banking account and indicate you are on a personal computer. The cookie contains a randomly generated, unique number used as an identifier. When you sign in after that, your Web browser sends us this cookie, which lets us know that you're using your own computer. The cookie is visible only to Cedar Point and does not contain any personal information. You can register any computer as a "personal computer."

Additionally, we use cookies and information gathered through their use to personalize your online user experience based on the interaction you have with our products, services, and the interactions you have with other websites. Information gathered through use of cookies may be used to make offers to you via online ads. We also use cookies, sometimes in conjunction with service providers, in online advertising either on our own website or on third party sites to help determine which of our advertisements are most likely to appeal to individual users.

Email Communication

Personal information transmitted to the Cedar Point Federal Credit Union may be used by credit union staff to respond to inquiries for service or information and/or to improve the service the credit union provides.

As email communications may not be secure against interception by unauthorized individuals, the credit union will not transmit sensitive or personal information that can compromise or violate a member's privacy while communicating via email. Similarly, members may wish to utilize alternative communication methods when it is necessary to provide sensitive or personal information.

Securing the Privacy of Personal Information

Cedar Point Federal Credit Union's website offers most applications in a downloadable PDF format, which requires that the member sign and mail the form. In this way no personal information can be compromised via an insecure connection.

Applications & Online Forms. For the convenience of our members, Cedar Point Federal Credit Union provides several forms online. Depending upon what type of product or service the user is requesting through the use of these forms, by submitting the application the user will be authorizing the credit union to review credit history, employment history and/or other relevant information. This information and any personal information provided by website users from any of the credit union's online forms is used by Cedar Point solely to process the user's request for service. Cedar Point provides forms online in the following ways:

- » Our website provides forms in a a downloadable, printable PDF format such as our Membership Application and requests for additional products and services or changes to existing products and services.
- » Our website also provides applications hosted by third-party vendors which adhere to our privacy policy (see Maintaining Member Privacy in our Business Relationships below.) These forms allow a user to submit their personal information to the credit union.
- » Our website provides several Secure Forms, through which a user can safely and securely submit personal information such as name and contact information to the credit union in order to be contacted by a credit union representative or to register for a seminar.
- » Our Digital Banking platform provides additional Secure Forms, through which a user can safely and securely make requests of the credit union such as placing a travel notice on cards, reporting lost or stolen cards and selecting statements or paper statements.

In addition to the information provided by you through the use of these forms, we may also collect identifying information such as your IP address.

Maintaining Member Privacy in our Business Relationships

From time to time, the Cedar Point Federal Credit Union contracts with third-party vendors and other businesses to perform specific services for us. When doing so, we select business partners and vendors that adhere to privacy standards similar to our own and we ask our business partners and vendors to honor and safeguard all information regarding our members.

Cedar Point Federal Credit Union does not sell or provide any member information to any list service or third-party organizations for their specific independent use.

Additionally, the credit union is permitted by law to share information that arises out of its direct experiences with you:

- » as required to do so by government regulation
- » as necessary to comply with a government agency or court order
- » to fulfill a request by federal or state regulator
- » if permission is granted by the member

Restricted Employee Access to Personal Information

Cedar Point Federal Credit Union limits its employee access to member information to those staff members with a business reason for knowing such information. Our employees are educated about the importance of member

confidentiality and privacy. Access to personal information requires the use of employee user names and/or passwords and is used only by approved staff. Audit trails are provided to further safeguard the privacy of member information.

How to Contact Us

To review member information, correct misinformation or for questions and comments regarding Cedar Point Federal Credit Union's Privacy Policy, please stop by any branch office, call (301) 863-7071, fax (301) 863-0137, or inquire via e-mail at cpfcu@cpfcu.com.

Beyond our Control

The internet contains many useful resources. As such, the Cedar Point Federal Credit Union website does contain links to other websites. Please be advised that CPFCU is not responsible for the privacy practices or the content of the linked websites and encourages users to read the privacy statement of any linked websites to become acquainted with their specific privacy practices.

Privacy Policy Statement Updates

As services and functionality of the Cedar Point Federal Credit Union website change, our privacy practices may also change over time. Users are encouraged to visit our website regularly to view the most current version of our privacy policy at www.cpfcu.com/privacy

Policy updated November 5, 2018.