

# Online Privacy Policy

Last modified: March 4, 2019

## **Introduction**

Veridian Credit Union ("**Company**" or "**We**") respect your privacy and are committed to protecting it. This policy describes the types of information we may collect from you or that you may provide when you visit the Website <https://www.veridiancu.org/>, or any mobile or online site or application that we own (our "**Sites**") and our practices for collecting, using, maintaining, protecting, and disclosing that information.

This policy applies to information we collect:

- On our Sites.
- In email, text, and other electronic messages between you and our Sites.

It does not apply to information collected by:

- us offline or through any other means, including on any Sites operated by any third party (including our affiliates and subsidiaries); or
- any third party (including our affiliates and subsidiaries), including through any application or content (including advertising) that may link to or be accessible from or on the Sites.

Please read this policy carefully to understand our policies and practices regarding your information and how we will treat it. If you do not agree with our policies and practices, your choice is not to use our Sites. By accessing or using our Sites, you agree to this privacy policy. This policy may change from time to time (see Changes to Our Privacy Policy). Your continued use of our Sites after we make changes is deemed to be acceptance of those changes, so please check the policy periodically for updates.

## **Children Under the Age of 13**

Our Sites is not intended for children under 13 years of age and we do not knowingly collect personal information from children under 13 without verification of parental consent. If we learn we have collected or received personal information from a child under 13 without verification of parental consent, we will delete that information. If you believe we might have any information from or about a child under 13 without verification of parental consent, please contact us at:

1827 Ansborough Ave  
Waterloo, IA 50704  
(800)-235-3228

## **Information We Collect About You and How We Collect It**

We collect several types of information from and about users of our Sites, including information:

- by which you may be personally identified, such as name, address, account number, e-mail address, telephone number, or social security number ("**personal information**");
- that is about you but individually does not identify you; and/or
- about your internet connection, the equipment you use to access our Sites and usage details.

We collect this information:

- Directly from you when you provide it to us.
- Automatically as you navigate through the site. Information collected automatically may include usage details, IP addresses, and information collected through cookies, web beacons, and other tracking technologies.

## **Information You Provide to Us**

The information we collect on or through our Sites may include:

- Information that you provide by filling in forms on our Sites or applying for or using our products and services. This includes information provided at the time of registering to use our Sites.
- Records and copies of your correspondence (including email addresses), if you contact us.
- Your responses to surveys that we might ask you to complete for research purposes.
- Details of transactions you carry out through our Sites.
- Your search queries on the Sites.

## **Information We Collect Through Automatic Data Collection Technologies**

As you navigate through and interact with our Sites, we may use automatic data collection technologies to collect certain information about your equipment, browsing actions, and patterns, including:

- Details of your visits to our Sites, including traffic data, location data, logs, and other communication data and the resources that you access and use on the Sites.

- Information about your computer and internet connection, including your IP address, operating system, and browser type.

We also may use these technologies to collect information about your online activities over time and across third-party Sites or other online services (behavioral tracking).

The information we collect automatically may include personal information or we may maintain it or associate it with personal information we collect in other ways or receive from third parties. It helps us to improve our Sites and to deliver a better and more personalized service.

The technologies we use for this automatic data collection may include:

- **Cookies (or browser cookies).** A cookie is a small file placed on the hard drive of your computer. You may refuse to accept browser cookies by activating the appropriate setting on your browser. However, if you select this setting you may be unable to access certain parts of our Sites. Unless you have adjusted your browser setting so that it will refuse cookies, our system will issue cookies when you direct your browser to our Sites.
- **Flash Cookies.** Certain features of our Sites may use local stored objects (or Flash cookies) to collect and store information about your preferences and navigation to, from, and on our Sites. Flash cookies are not managed by the same browser settings as are used for browser cookies. For information about managing your privacy and security settings for Flash cookies, see Choices About How We Use and Disclose Your Information.
- **Web Beacons.** Pages of our Sites and our emails may contain small electronic files known as web beacons (also referred to as clear gifs, pixel tags, and single-pixel gifs) that permit the Company, for example, to count users who have visited those pages or opened an email and for other related Sites statistics (for example, recording the popularity of certain Sites content and verifying system and server integrity).

### **Third-Party Use of Cookies and Other Tracking Technologies**

Some content or applications, including advertisements, on the Sites are served by third-parties, including advertisers, ad networks and servers, content providers, and application providers. These third parties may use cookies alone or in conjunction with web beacons or other tracking technologies to collect information about you when you use our Sites. The information they collect may be associated with your personal information or they may collect information, including personal information, about your online activities over time and across different Sites and other online services. They may use this information to provide you with interest-based (behavioral) advertising or other targeted content.

We do not control these third parties' tracking technologies or how they may be used. If you have any questions about an advertisement or other targeted content, you should contact the responsible provider directly. For information about how you can opt out of receiving targeted advertising from many providers, see [Choices About How We Use and Disclose Your Information](#).

### **How We Use and Share Your Information**

We do not sell your personal information. We share information that we collect about you in accordance with our [Privacy Policy](#) and may use the information collected as outlined in that policy. In addition, we may use information collected:

- To present our Sites and its contents to you.
- To allow you to participate in interactive features on our Sites.

The Sites may direct you to other sites on the Internet to provide additional information or services that may be of interest to you. Third-party websites may have privacy and security policies different from Veridian Credit Union. Please review the privacy and security policies of websites reached through links from the Sites.

### **Choices About How We Use and Disclose Your Information**

We strive to provide you with choices regarding the personal information you provide to us. We have created mechanisms to provide you with the following control over your information:

- **Tracking Technologies and Advertising.** You can set your browser to refuse all or some browser cookies, or to alert you when cookies are being sent. To learn how you can manage your Flash cookie settings, visit the Flash player settings page on Adobe's [Sites](#). If you disable or refuse cookies, please note that some parts of this site may then be inaccessible or not function properly.
- **Disclosure of Your Personal Information.** We only use your personal information for certain purposes as allowed by law in accordance with our [Privacy Policy](#). You may limit certain sharing of your personal information but there is sharing you cannot limit as outlined in our [Privacy Policy](#).
- **Advertisements.** You may be able to opt out of certain advertisements. To learn more about how to opt-out to certain advertisements, click on the industry group network symbol or link located on the advertisement.

### **Accessing and Correcting Your Information**

You can review and change your personal information by logging into digital banking and going to "Settings" and viewing the "Contact" tab. You may also contact us at (800)-235-3228 or visit a branch to update your personal information.

## **Data Security**

We have implemented measures designed to secure your personal information from accidental loss and from unauthorized access, use, alteration, and disclosure as outlined in our [Privacy Policy](#).

Unfortunately, the transmission of information via the internet is not completely secure. Although we do our best to protect your personal information, we cannot guarantee the security of your personal information transmitted to our Sites. Any transmission of personal information is at your own risk. We are not responsible for circumvention of any privacy settings or security measures contained on the Sites.

## **Changes to Our Privacy Policy**

It is our policy to post any changes we make to this privacy policy on this page by updating the “Last modified” date above. You are responsible for ensuring we have an up-to-date active and deliverable email address for you, and for periodically visiting our Sites and this privacy policy to check for any changes.

## **Contact Information**

To ask questions or comment about this privacy policy and our privacy practices, contact us at:

1827 Ansborough Ave  
Waterloo, IA 50704  
(800)-235-3228