

ALTAONE FEDERAL CREDIT UNION ONLINE AND MOBILE PRIVACY POLICY

Last updated June 26, 2020

AltaOne Federal Credit Union ("AltaOne") 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 AltaOne collects, uses, shares, and protects information when you visit or use <https://altaone.org> ("the Website"). By using the Website, 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 AltaOne Federal Credit Union.

Collecting, Using and Sharing Information

How We Collect Information

"Cookies" are pieces of information that are stored directly on your computer, smartphone or other internet access 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. When you visit the Website, we may use cookies and other tracking technologies and information gathered through their use to personalize your experience with us based on the products, services and other interactions you have with us. Information gathered through the use of cookies and other tracking technologies may be used to make offers to you via online ads, email, U.S. mail or telephone, subject to the privacy preferences you have on file with AltaOne. Cookies we use do not contain or capture unencrypted personal information.

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. For example, if we are not able to recognize your device, you will need to answer a challenge question each time you log on. You also may not receive customized advertising or other offers from us that may be relevant to your interests and needs.

We may also use additional technologies such as pixel tags, web beacons, and clear GIFs. We use these technologies for purposes such as measuring the effectiveness of our advertisements or other communications, determining and viewing response rates, and determining which offers to present to you on our own or on third party sites.

How We Respond To "Do Not Track" Signals

"Do Not Track" ("DNT") refers to an 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.

Personal Information We Collect

When you interact with us via our Website, 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.

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 obligations, resolve disputes, and enforce our agreements.

Other Information We Collect

In addition to the personal information described above, we also collect anonymous demographic information, which is not unique to you, such as your ZIP code, region, preferences, interests, favorites, and location if you access using the AltaOne Mobile Banking App. We may also automatically collect information about your computer hardware, such as the IP address of the device you use to connect to the Website, 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, such as:

- To process applications and transactions;
- To service your accounts with us;
- To send you important information regarding the Website, changes to terms, conditions and/or policies;
- To 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;
- To verify your identity (such as when you access your account information);
- To respond to your requests and to communicate with you;
- To send you marketing communications that we believe may be of interest to you;
- To allow you to participate in surveys, sweepstakes, contests and similar promotions;
- For our business purposes, including data analysis, developing and improving our products and services, and enhancing our Website;
- To prevent fraud and enhance the security of our Website; and
- To enhance your user experience.

How We Share Your Information With Third Parties

If you are a AltaOne member, we will use and share any information that we collect from or about you in accordance with our Privacy Notice and our Opt-Out Notice, which offers you certain choices with respect to the use and sharing of your personal information. Please [click this link](#) to see our Privacy Notices and information on Opting-Out.

AltaOne may share the information we collect from and about you with service providers with whom we work, such as data processors and companies that help us market products and services to you. When permitted or required by law, we may share information with additional third parties for purposes including response to legal process. Where appropriate, we will limit sharing of your information in accordance with the choices you have provided us in response to our Privacy Notice and Opt-Out Notice.

AltaOne uses Google Analytics to understand the way that visitors to our website interact with it. We have enabled the following Google Analytics advertising features: Remarketing with Google Analytics, Google Display Network Impression Reporting, Google Analytics Demographics and Interest Reporting, Integrated services that require Google Analytics to collect data for advertising purposes, including the collection of data via advertising cookies and identifiers.

We use Google AdWords re-marketing technology to market our website throughout the Internet. We place a cookie on your browser, and Google reads these cookies and may serve an ad on third-party website, after you have visited our website. If you do not want information collected through the use of cookies, there is a simple procedure in most browsers that allows a customer to deny or accept the cookie feature; however, as aforementioned, you should note that the cookies may be necessary for a user to access and use certain features available on our website. You may opt out of Google Analytics tracking by installing the Google Analytics Opt-Out Browser Add-On. Additional information regarding the Google Analytics Opt-Out Browser Add-On may be found at <https://tools.google.com/dlpage/gaoptout>. You may opt out of ad serving on Google's opt-out page through your Google account.

We also utilize Facebook Advertising re-marketing technology to market our website throughout the Internet. Facebook may use cookies, web beacons, and similar technologies to collect or receive information from our website and other websites using that information to provide measurement services and ad targeting. You can opt out of the collection and use of information for ad targeting by following Facebook's published opt-out instructions which are available on Facebook's help center. Additionally, you may be able to opt out of additional web-tracking technologies via the Digital Advertising Alliance's consumer choice page.

The only unaffiliated third-party business partner with whom we currently share your personal non-public information is with our Accidental Death and Dismemberment (AD&D) insurance provider(s). They share the same standards for protecting the information we have about you and they follow strict confidentiality requirements. Our AD&D provider(s) are a professional organization that serves thousands of credit unions. AD&D insurance provides you the opportunity to take advantage of free members-only insurance, as well as purchase additional coverage.

We only provide our AD&D insurance provider(s) with sufficient information to uniquely identify you, so they can mail you information that we consider to be of benefit to you. We do not provide any of your account details, such as PINs, balances or transaction records at AltaOne; nor do we provide your Social Security Number.

You have the right to opt out of information sharing with our AD&D provider(s). Please see section, "Your Opportunity To Opt Out," for information on how to exercise your opt out election.

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.

Updating Your Personal Information

Keeping your account information up-to-date is important. You can access and/or update your personal information in connection with your account or application by logging on to your account online or telephoning our Member Call Center at 760-371-7000, or toll free at 800-433-9727.

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 administrative, technical, and physical controls intended to safeguard data from mis use, unauthorized access or disclosure, loss, alteration or destruction. We also limit access to your personal information to those who need it to do their jobs. However, no data transmission over the internet or other networks can be guaranteed 100% secure. As a result, while we endeavor to protect information transmitted on or through our website, we cannot guarantee the security of any information you transmit through the website, and you do so at your own risk.

Linking to Other Websites

The AltaOne Website may contain links to third party websites. Although these links were established to provide you with access to useful information, AltaOne does not control and is not responsible for any of these websites, their practices or their contents. We do not know or control what information third-party websites may collect regarding your personal information. AltaOne provides these links to you only as a convenience, and AltaOne 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 link to from the AltaOne Website so that you can understand how those websites collect, use, and share your information. AltaOne is not responsible for the security or privacy practices of the linked websites and you use them at your own risk.

Updates to this Online Privacy Policy

From time to time, we may change this Policy. The effective date of this policy, as indicated above, 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 following these changes means that you accept the revised Policy.