

## **Web Privacy Policy**

Saginaw County Employees Credit Union is committed to safeguarding our Members' personal information including when you conduct online banking transactions. Our privacy policies are the same whether you are online or not; however, we do employ certain special safeguards when you are online with us at our web site.

Please refer to our Privacy Policy which is available on our website. In addition, you may call us at the number shown on our web site for a copy of our Privacy Policy. This disclosure directly addresses web site privacy and security features associated with your use of our web site and our online banking services.

Although you may access this web site from a location outside of Michigan, the use of this web site is governed by Michigan law. Michigan law will apply to any dispute.

### **Definitions**

Saginaw County Employees Credit Union

Also referred to as "we", "SCECU", and the "Credit Union".

### **Web Site**

Refers to all pages included under one web address. In this disclosure we will refer to the SCECU web site as "our web site". Other web addresses will be referred to as a variation of "another web site".

### **Member**

Any signer on a SCECU account and anyone authorized to conduct transactions on a Member's account through our online banking services will be referred to as a Member in this policy.

### **Cookies**

Electronic markers that are stored directly on the computer you are using to indicate activity or access into a specific web site or pages contained in a web site.

### **Security Procedures**

We restrict access to non-public personal information about you to those employees who need to know that information to provide products and services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your non-public personal information.

Service providers (i.e. online banking) are required to provide safeguards to protect your information when it is transmitted electronically (for example, over encrypted data lines).

**Specific information we gather about you when you use the SCECU Web Site**

When you conduct an online transaction through SCECU, such as obtaining account information, transferring funds between accounts, paying a bill or completing an application, we request information from you online at our web site. This information is needed so that we can follow your instructions or review your request or application or so that you can perform a transaction. In these cases, we only collect the information necessary to interact with you and to respond to your requests or instructions. If you browse our web site anonymously (i.e., you do not give us your name or account number or other identifying information) any personal information, such as your e-mail address is not collected.

We may keep track of the number of times you log on per month to It's Me 247 Online Banking.

We do not gather or sell this information to any third parties.

We may gather information that is not personally identifiable to you so that we can evaluate the usefulness of our web site. This may include the number of hits, pages visited and the length of user sessions.

**Cookies and How SCECU Uses Them**

With the exception of It's Me 247 Online Banking to determine return visitors, our Web site does not contain cookies. We do not use cookies to determine your spending habits or any other activities of a personal nature.

**Other Web Sites Linked Through [sccu.net](http://sccu.net)**

This web site includes connections or links to other web sites ("third party sites") that are not maintained by SCECU. These links are provided solely for your convenience and SCECU does not make any warranties or representations and disclaims any responsibility for the contents of or the products and services offered in such third party sites. Any reference to a linked site or any specific product or service does not constitute an endorsement by SCECU. When visiting third party sites, we recommend looking at their privacy policies prior to providing non-public personal information. We are not responsible for the privacy or security of third party sites.

We do not engage in shared costs or Member information as a result of providing these links to Members.

Entering into one of these sites may result in future contact by either SCECU or the specific web site vendor.

### **Email Addresses and Messages**

This web site provides the opportunity to send e-mail to SCECU. We encourage you to send your comments, questions, and inquiries. You may only e-mail us with general questions and not account information questions. We will not respond to account information related questions sent to us via e-mail. Also, you should not send any confidential account information to us via e-mail. We will only respond to general questions sent to us electronically if sent via the "Contact Us" icon on our web site. Since Internet email (email sent outside of our web site) may not be secure, you should not send us e-mail via Internet e-mail and we will not respond to Internet e-mail we receive. We will only respond to emails from the e-mail address we have on file for you. If you change your e-mail address, you must notify us in writing or by e-mail before your address changes.

Messages are read Monday through Friday, from 9:00 a.m. through 5:00 p.m. Messages received on Saturday, Sunday and holidays will be answered on the next business day.

Should you send a message, we reserve the right to include your e-mail address on your SCECU account.

In the future, should you elect to, you will have the opportunity to receive all of your SCECU notices, E-Statements, and notifications electronically.

For the purpose of better serving your future financial needs, we reserve the right to modify this policy in the future.

We may periodically change the content of this Web site at our discretion.