

Kirtland Federal Credit Union Online Privacy Policy

Last Updated | 3.26.2021

At Kirtland Federal Credit Union (“KFCU”, “Credit Union”, “we”, “our”, “us”), we respect your privacy and understand the importance of maintaining the security of your personal information. This Online Privacy Policy (“Policy”) only relates to the information we collect online through <https://www.kirtlandfcu.org>, our online banking platform and mobile banking application (collectively, the “Sites”). We ask that you read this Policy carefully. By using any of the Sites, you consent to this Policy.

This Policy may be revised or modified at any time without notice to you, and any updates to this Policy will be posted on this page with the updated effective date appearing at the top of this page. Your use of the Site(s) following these changes means that you accept the revised Policy.

This statement is in addition to KFCU’s Consumer Privacy Policy, available at www.kirtlandfcu.org/privacy. We’ll use and share any information that we collect from or about you in accordance with that Consumer Privacy Policy.

What types of information do we collect about you?

When you visit our Sites, including if you apply for a new deposit account online or apply for credit or a loan online you may be asked to provide information about you that is personally identifiable (“Personal Information”). This may include:

- Your first and last name;
- A home or physical address (including street name or name of a city or town);
- An email address;
- A telephone number;
- Date of birth; A tax identification number; and
- Any other identifier that permits physical or online contact with you.

We keep this collected information and any evidentiary materials from both completed and partially completed applications.

In addition, we may collect and store the following information about your visit: the internet protocol (“IP”) address from which you access our Site(s); the type of browser and operating system used to access our Site(s); the unique identifier of the device from which you access our Site(s) and other device-identifying technical data; the date and time you access our Site(s); the

Internet address of the site from which you linked directly to our Site(s); and the pages you visit and the information you request.

Online Banking: In addition to the Site Visit Information discussed above, if you do bank online with us, you are required to create an online banking profile by supplying a username, password, email address, and answers to a few security questions. Once you have created your online banking profile, we also collect and retain certain Personal Information including:

- Your first and last name;
- A home or physical address (including street name or name of a city or town);
- An email address;
- A telephone number;
- Date of birth;
- A tax identification number;
- Any other identifier that permits physical or online contact with you; and
- Information necessary for you to transfer funds from your KFCU accounts to your accounts at other financial institutions or pay your bills online

What does Kirtland Federal Credit Union do with your personal information?

To get more information about how Kirtland Federal Credit Union protects your personal information and what we can do with your personal information, click here to review our [Privacy Notice](#).

Third Party Advertisers

Kirtland Federal Credit Union contracts with partners or additional third-party advertisers to advertise our Sites on sites and mobile apps not affiliated with us. We may use Aggregated and De-identified Data and information provided by you to these third-party sites and mobile apps to select which of our advertisements or offers may appeal to you, display them to you and monitor your responses. Third-party sites and mobile apps are not subject to our Online Privacy Policy. Please visit the individual sites and mobile apps for additional information on their data and privacy practices and opt out policies.

If we choose to add partners or associate with additional third-party advertisers, we may amend our Policy. Any updates to our Policy will be posted on this page and are effective at the time of posting.

What are cookies, and how do we use them?

Cookies are small files containing limited data that are created when you access our Sites. Cookies can be accessed by our Sites to enhance your use of our Sites and their functionality. We use cookies to provide you with an improved and more personalized online service. Also, without revealing your identity, cookies help us confirm your identity and help us keep your transactions with us secure when you do your banking online. We also use cookies for various administrative purposes such as maintaining continuity during an online banking session, gathering data about the use of our Sites or monitoring our online promotions. This information helps us inform you about additional products, services or promotions that may be of interest to you.

We do not use or associate personally identifiable information (such as your name, address or email) with cookies, and cookies do not reveal personal information. Cookies are enabled by default to optimize website functionality and customize user experience. Users may elect to set your web browser to inform you when cookies are set or turn off cookies adjusting the appropriate settings on your browser. The USA.gov website (http://www.usa.gov/optout_instructions.shtml) provides general instructions on how to opt out of cookies or you may consult the HELP menu of your browser to learn how to turn your cookies off. Opting out or turning off cookies still permits users to access comparable information and services; however, it may take longer to navigate or interact with the website if a user is required to fill out certain information repeatedly.

Some of our business partners or associates (for example, advertisers) may use cookies on our site. However, we have no access to or control over those cookies. In conjunction with our use of Google AdWords (discussed above), Google, or third-party vendors it uses, may show our advertisements on websites across the internet. Google may also use cookies to deliver advertisements to you based on your past visit(s) to our Sites. You may opt out of Google's use of cookies by visiting [Google's Ad Settings](#) or opt-out of third party vendor's use of cookies by visiting the [Network Advertising Initiative Opt-Out Page](#). More information about how Google uses cookies is available [here](#) and [here](#).

How do we protect your information, confidentiality and security?

Kirtland Federal Credit Union is committed to protecting your personal information. We maintain physical, electronic and procedural safeguards that

comply with federal standards to guard your Personal Information. To review our Consumer Privacy Policy, [click here](#).

How can you make sure your information is accurate?

Keeping your account information accurate and updated is very important. If you are a registered online banking user, you may review and maintain your information by logging into the online banking platform and select “My Settings” link.

You can also request and/or update your information by visiting a branch or by contacting us at our Member Solutions Team at 800-880-8277.

Changes:

Kirtland Federal Credit Union reserves the right to make changes to this policy and its privacy policy at any given time by providing notice to its users on this page. It is strongly recommended to check this page often. If any user objects to any of the changes to this disclaimer and/or the privacy policy, the user may cease using this application and can request that the credit union remove the personal data. Unless stated otherwise, the then current privacy policy applies to all personal data the credit union has about users.

Mobile App Information

Collected Information:

We may collect information regarding your mobile device such as device settings, unique device identifiers, information about your location, and analytical information that may assist with diagnostics and performance. For your convenience, you may be asked to grant permission for access to your mobile device's geolocation data. You must opt-in to sharing your location before we will collect it, and the decision to share your location is entirely up to you. This information may be collected when you use certain services that are dependent on your mobile device's location (such as the location of an ATM or in store transactions).

Links to other sites

Kirtland Federal Credit Union's website may contain links to other sites that Kirtland Federal Credit Union does not own or operate. If you click on these links, you will be leaving Kirtland Federal Credit Union's website. Since these links are not under the control of Kirtland Federal Credit Union, we are not

responsible for the content, advertisements, claims, materials, products and/or services these sites may try and offer to you. The links are provided as a convenience to the visitors of the credit union's website. The inclusion of any site does not imply the recommendation or endorsement of Kirtland Federal Credit Union. We recommend that you review the privacy and security policy of the linked websites you choose to visit as it may differ from those of Kirtland Federal Credit Union. Your decision to click on and visit these linked websites is at your own risk.

Children's Online Privacy

Our Sites and our Apps are not intended for children under the age of 13. Please do not access or use our Sites or our Apps if you are under 13 years of age. By using our Sites or using our Apps, you affirm that you are over the age of 13. For more information about the Children's Online Privacy Protection Act (COPPA), visit the FTC website: www.ftc.gov.