ONLINE PRIVACY DISCLOSURE

Firewall Protection
Emerald Credit Union uses a protection mechanism on our website known as a firewall to protect our computer systems and your information. Firewall is a general term for a device that is used to prevent unauthorized access to or from a private network. When you pass through the firewall, your IP (Internet Protocol) address is stored for security and tracking purposes. This IP address does not personally identify you, but allows communications on the Internet to be performed in a uniform and organized manner. The firewall uses the IP address to ensure our website is only accessed from valid sources.

Secured and Unsecured Sites
Encryption transforms data into an unreadable format. A secured site is one that uses a Secure Sockets Layer (SSL) technology to transmit information between you and Emerald CU. SSL ensures information remains confidential. Encrypted or scrambled information effectively prevents anyone from intercepting and reading any information about you. Please note that this encryption takes place only when you use your web browser from a secured site.

An unsecured site does not utilize SSL technology or encryption. Information sent to or received from an unsecured site can potentially be intercepted by anyone. When sending e-mail, you should not include personal information if you are sending it from an unsecured site.

Internet Web Browsers
An Internet Browser allows access and the ability to navigate information and service resources on the Internet. Most computers come with a browser already installed. Always update your browser when new versions are released since the updates often include new security features. To protect your information and take full advantage of SSL technology, we recommend that you use a secure browser with a strong encryption technology such as Netscape Communicator® or Navigator®, download these browsers directly from Netscape or Microsoft.

Emerald CU Internet
Our Emerald CU Internet website is a secured site for all online services. It is an unsecured site for e-mail. When you visit our website to view any pages, read product information, or use our online calculators and tools, you do so without telling us who you are and without revealing any information. While we do not collect identifying information about visitors to our website, we do use standard software to collect information for the strict purpose of tracking activity on our website. This allows us to get a better understanding of how many people use our website and which pages and features are most popular. Our website is not targeted or marketed to children. Please see the section “Children’s Online Privacy Policy”.

Emerald CU Online Banking, eStatements, and Online Bill Payer
Our Emerald CU Online Banking site is a secured site. E-Statements and Online Bill Payer are accessed through Emerald CU Online Banking. Access to your account information using Emerald CU Online Banking is protected using multilayered authentication during the sign-in process. Authentication consists of your user name and a password. To further protect you, a timeout feature is used. This feature will automatically sign you out of Emerald CU Online Banking after an extended period of inactivity. We recommend that you complete your online transactions and log out or exit before going to other sites or turning off your personal computer. We also suggest that you do not go to other sites during your online banking session. Failure to log out or exit could endanger the security of your information by potentially allowing others using the same computer to access information saved or cached in the memory of the browser.

Loan Applications and Membership Applications
Our Loan Application and Membership Application features are on a secured site. To protect you when entering application information, a timeout feature is used. This feature will automatically sign you out of the application feature after an extended period of inactivity.

We recommend that you complete your application session before going to other sites. We also suggest that you do not go to other sites during your application session. Failure to complete the application session could endanger the security of your information by potentially allowing others using the same computer to access information saved or cached in the memory of the browser.

E-Mail
Our Emerald CU Internet website is an unsecured site for e-mail. Our Emerald CU Online Banking site is a secured site for Secured Messages (e-mail). There are instances where you may send us an e-mail for a request and elect to provide us with information such as your name, mailing address, and/or e-mail address. Sending information is always your option and this information cannot be collected unless you specifically elect to send it to us. This information is used internally only for the purpose of fulfilling the request or for contacting you directly and is not given or sold to any other organization.

We ask that you do not send confidential information such as social security or account numbers to us via an unsecured e-mail. Such communications should be sent to us via postal mail or you may call us or visit one of our branch locations. If we respond to you via e-mail, we will not include any of your personal information unless we send the e-mail through our secured site.

Aggregation Sites
Aggregation websites are Internet websites that allow you to consolidate account information from several sources on one site. To do this, an aggregation provider may request access to your information. You should ensure that the aggregator company has appropriate policies to protect the privacy and security of any information you provide or to which they are gaining access, and that you trust the aggregator company. If you provide information about your Emerald CU account(s) to an aggregator company, we will consider that you have authorized all transactions initiated by an aggregation site using access information you provide, whether or not you were aware of a specific transaction.

Links from the Emerald CU Website to Other Websites
Some links used on our Website pages will take you outside our Website. Although these links were established to provide you with access to useful information, we do not control and are not responsible for any of these websites or their contents. We do 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 are not liable for any failure of products or services advertised on linked websites. If you decide to access any of the third-party websites linked to the Emerald CU Website, you do so entirely at your own risk. We are not responsible for the security or privacy practices of the linked websites. We urge you to review the privacy policies of each of the linked websites you visit before you provide them with any personal information. Links to these websites from the Emerald CU Website may be discontinued by us at our sole discretion at any time for any reason.

Cookies
A cookie is a piece of information that is stored directly on the computer you are using. Cookies cannot be used to find out the identity of any user. We use cookies to display information more effectively to our users and to gather data about the usage of our website. We do not use cookies to collect information about you. Your browser can be set to warn you when a cookie has been sent, allowing you to decide whether to accept or reject it. If you choose to reject cookies, you limit the functionality we can provide you and you may not be able to access some of our services.

Steps You Can Take to Protect Your Information and Prevent ID Theft

- Protect your account number, Social Security Number, credit card numbers, PINs, passwords, access numbers, and other personal information.

Never divulge this kind of information unless you initiate the contact with a person or a company you know and trust. Do not provide personal or credit card information over the telephone unless you initiated the call. If someone calls you, explains the call is on behalf of the Credit Union, and asks for your account number, you should beware. Official Credit Union staff will have access to your information and will not need to ask for it. Do not write your personal information in a place where others can view it. Never keep your PIN with your debit or credit card. Doing so could allow access to your accounts if your card is lost or stolen. Use your own computer to access any online service where you are required to enter your user name and a password, or use your credit card. Other computers may have programs installed on them that capture your information. Be careful if you are using your computer on an unsecured wireless network, especially if you are in a public area. Use a strong password and change it regularly.

- Limit the information you carry.

Do not carry more checks, credit cards, or other banking items than you expect to need. Do not carry your Social Security Number in your wallet or have it preprinted on your checks. Choose passwords and Personal Identification Numbers (PINs) that will be hard for someone else to figure out – for example do not use your birth date, anniversary date, or home address. Do not keep this information on or near your checkbook, ATM card, or Debit/Credit card.

- Protect your mail.

Promptly remove mail from your mailbox after it has been delivered. If you are going to be away, have your mail held at your local post office or ask someone you know and trust to collect your mail. Deposit sensitive outgoing mail in one of the Postal Services' blue collection boxes, hand it to a mail carrier, or take it to a post office instead of leaving it in your home mailbox.

- Keep information secure in your home.

Safely store extra checks and credit cards, documents that list your account information, and similar valuable items. Destroy pre-approved credit offers, receipts, and other information that could link your name to your account numbers. "Dumpster divers" pick through garbage looking for financial information.

PRIVACY OF CHILDREN'S INFORMATION DISCLOSURE

Consistent with the Federal Children's Act of 1998, Emerald Credit Union will not collect, use or disclose online information received from children under age 13 without prior parental notification and consent, which will include an opportunity for the parent to prevent use of information and participation in the activity. Online information will only be used to respond directly to the child's request and will not be used for other purposes without prior parental consent. The Credit Union will not distribute to third parties, other than its affiliate, personally identifiable information without prior parental consent. The Credit Union will not post or otherwise distribute personally identifiable information without prior parental consent. The Credit Union will not entice by the prospect of a special game, prize or other activity, to divulge more information than is needed to participate in the activity. Personally identifiable information collected online from their children may be reviewed by a parent or guardian upon written request. The parent or guardian has the right to have information deleted and instruct the Credit Union to cease collecting further information from their child.

ASI American Share Insurance
Your deposits are insured to $250,000 per account.
This institution is not federally insured.
MEMBERS' ACCOUNTS ARE NOT INSURED OR GUARANTEED BY ANY GOVERNMENT OR GOVERNMENT-SPONSORED AGENCY.
EQUAL HOUSING OPPORTUNITY