

## **Website and Online Banking Privacy Statement**

Empower Federal Credit Union is committed to making available financial products and services that meet your financial needs. We recognize and respect your need for privacy and security as you visit our site. Protecting personal information and using it in a responsible manner is a high priority for everyone associated with our credit union.

### **Website Activity:**

Empower Federal Credit Union will collect only the personal information that is necessary to conduct our business. We may gather general information about the browsing activity of site visitors. This enables us to track how visitors navigate through the site and the areas in which they show interest. Although this allows us to track which areas of our website our visitors are accessing and general trends, it does not identify specific individuals.

### **Protection of Personal Information:**

Empower Federal Credit Union will protect your personal information. Our credit union will maintain strong security controls to insure that member information in our files and computers is protected. We will use security-coding techniques to protect against unauthorized access to personal records, to protect the accuracy and integrity of communications and transactions, and to protect member confidentiality.

### **Sharing Information:**

Empower Federal Credit Union will share only information necessary to administer the products and services we provide, when required to do so by regulatory requirements, or when we partner with other businesses to offer a broader array of products and services to our members.

### **Business Partners:**

Empower Federal Credit Union will partner only with businesses that have strict confidentiality policies. We will not sell member information to telemarketing or e-marketing firms.

### **Illegal Activity:**

Use of the Empower FCU website or home banking systems for illegal activities is strictly prohibited.

### **Use of 'Cookies':**

In order to provide service to you and to address security hazards, we will use 'cookies'. A cookie is a small amount of data that is transferred to your browser by a web server and can be read only by the server that gave it to you. The cookie does not provide any personal information about you to us or to any third party, and you can surf our site and access important information without revealing your identity. The cookies used for Empower Online allow us to screen for hackers and to deny unauthorized access to online banking sessions in progress. You can set your web browser to inform you when cookies are sent or to prevent cookies from being sent, however, you will not be able to access our Empower Online if your browser is set to refuse cookies. The Empower Federal Credit Union website ([empowerfcu.com](http://empowerfcu.com)) uses cookies, tracking pixels and related technologies. Cookies are small data files that are served by our platform and stored on your device. Our site uses cookies dropped by us or third parties for a variety of purposes including to operate and personalize the website. Also, cookies may also be used to track how you use the site to target ads to you on other websites.

### **Request of Information:**

When you engage in certain Empower web activities such as internet banking, applying for a loan, other online services, or entering contests, Empower may ask you to provide certain information about yourself, by filling out and submitting an online form. It is completely optional for you to engage in these activities. Depending on the activity, some of the information that we ask you to provide is identified as mandatory and some is voluntary. If you do not provide the mandatory data with respect to a particular activity, you will not be able to engage in that activity. Information we receive via online loan applications utilizes industry standard Secure Socket Layer and encrypted browsers to protect your private information from being intercepted by unauthorized individuals.

**E-mail:**

Personal information contained in e-mails sent to Empower FCU may be used by the credit union staff to answer questions or provide service. E-mails also may be forwarded to certain third party vendors in an attempt to resolve service issues or to provide a product or service. Please be advised that e-mail may not be secured against interception by unauthorized individuals and we recommend you do not include account information via e-mail. Therefore, if you wish to communicate sensitive or personal information, you may wish to send it by postal mail, or telephone us.

*We reserve the right to change this policy at any time by posting a new privacy statement.*