



Internet Privacy Policy

It is America's Credit Union's policy to respect and protect the privacy of our members and the users of www.americascu.org (hereinafter called, the "Site"). Through this Internet Privacy Statement, we want to reassure users of the Site that we will not sell, share, or rent user information to others in a manner different than as set forth in this Internet Privacy Statement.

Information Collection

America's Credit Union collects information from the users of the Site at several different points on the Site. For example, we collect and/or request information when a user:

1. Registers on www.americascu.org for online services
2. Participates in an online survey
3. Submits an email

To fulfill the requests of Site users in the above instances, the user may be requested to provide contact information. This contact information will be used by America's Credit Union to contact the user.

Gathering and Sharing of Information, Links to External and Co-Branded Websites

We monitor traffic patterns and gather broad demographic information for aggregate use to analyze trends. This allows us to improve layout and design and to permit Site personalization and streamlining. To perform analysis permitting such personalization and improvement of site design and user experience, we may employ suitable third parties with whom we share the information necessary to accomplish these objectives. These statistics include no personally identifying information.

Where appropriate, we share aggregated statistical information with our business partners. These statistics include no personally identifying information.

Additionally, we partner with trusted third parties to provide America's Credit Union's approved unique offers or services which may be of value to our members. In such instances, we will share a user's name and address with a trusted third party to enable them to notify the user of the unique offer or service. You will always be provided with the opportunity to unsubscribe.

We may provide personal identifying and account information in special cases such as enforcement of our Terms of Site Use, or as required by law or legal process to protect and defend the rights and safety of our Site and its users. This includes exchanging information with other companies for purposes of fraud and credit risk reduction.

Our Site also contains links to external Internet sites, which may be operated by an external party and they may have privacy practices that differ from those here at www.americascu.org. When you click on links that take you to such external sites, you will be subject to their privacy policies, and we encourage you to become familiar with that party's privacy policies as these may differ from those utilized on our Site. Please note that this privacy statement applies solely to information collected by America's Credit Union on our Site and, while we strongly support the protection of privacy on the Internet, we cannot be

responsible for the privacy practices of other Websites, uses of the information collected by other Websites, or the content of those other Websites.

Consent

By using our Site, the user agrees to the terms and conditions set forth in this Internet Privacy Statement and the Site Terms of Use INCLUDING ALL LIMITATIONS OF DAMAGES AND PROVISIONS which are an integral part hereof and the user consents to the collection and use of this information by America's Credit Union as disclosed in this Internet Privacy Statement. We may revise this Internet Privacy Statement or the Site Terms of Use at any time by updating these postings. By using this Site, you agree to be bound by any such revisions in effect at the time of use and should therefore periodically visit this page and the Site Terms of Use page to determine the current policies applicable to users of the Site.

Security Information

Strong precautions are taken to protect the information of the users of our Site. When users submit sensitive information via the Site, that Information is protected both online and offline.

Your information is encrypted and is protected utilizing the industry standard Secure Socket Layer (SSL) encryption software. While on a secure page, such as our home banking or new account opening page. A padlock icon will appear in the address bar of popular internet browsers such as Google Chrome, Mozilla Firefox, and Internet Explorer. In addition to the padlock icon, the website address will begin with https:// vs. http://" While we use SSL encryption to protect sensitive information online, we also protect user-information offline. All information of our Site users, including the sensitive information mentioned above, is maintained in a restricted section in our offices. Only those of our employees who need the information to perform a specific job (for example, our account or member service representatives) are granted access to personally identifiable information. Furthermore, our employees are kept up-to-date on our security and privacy practices.

If you have any questions about the security of our Site, you can send an email to info@americascu.org.

Cookies

You may have heard of the term "cookies". Cookies are routinely used by most, if not all, E-commerce businesses, including America's Credit Union. A cookie is a small data file, generated by a website and saved by your web browser. The purpose of a cookie is to remember information about you to provide a more customized and beneficial user experience. Cookies store website information and preferences to assist the web browser while you are accessing the site. Users may choose to block or prevent the usage of cookies, which may provide a higher level of privacy. However, this is not recommended as most websites require cookies to function properly. If you have any questions about our use of cookies, please contact us at info@americascu.org.

Surveys & Contests

From time-to-time we may request information from the users of the Site via surveys or contests. Participation in these surveys or contests is completely voluntary, and the users of the Site have a choice whether to disclose this information. Information requested may include contact information (such as your name and address), and demographic information (such as zip code, age level, etc.). We use such information to notify contest winners, award prizes, and for analyzing the Site traffic to improve the user's experience on the Site.

Children's On-line Privacy

America's Credit Union recognizes the particular importance of protecting the privacy of children. Consistent with the Children's Online Privacy Protection Act (COPPA), we will not knowingly collect any personally identifiable information from children under the age of 13. If a child has

provided www.americascu.org with personally identifiable information, we ask that a parent or guardian call 214-742-6551 or 1-888-742-6551 and we will delete the information pertaining to the child from our records.

Special Offers, Account Updates and Opting Out

America's Credit Union occasionally sends our members and the users of the Site announcements and updates, which contain important information about the Site and service offerings which we believe to be of value to our members and users. To do this, we may enhance or merge the information we collect on the Site with data from third parties for purposes of marketing products or services to our members and users.

We may communicate with our members via email, telephone, mail, or fax to provide requested services, content, product information, notification of special offers, or regarding member service issues relating to an account. The users of the Site are always given the opportunity to 'opt-out' of having their online information used for purposes not directly related to the Site at the point at which we ask for the information or when they receive an online requested promotional communication.

For example, our email messages have an "unsubscribe" feature for users of the Site that don't want to be notified about special offers in the future. Users can simply "Reply" to the email message and type "unsubscribe" in the subject field. Upon receipt of the reply, we will remove that email address from our email list. If a user has more than one email address, he or she should include the other addresses as well to ensure proper updating of their account information

Website Privacy Policy

We understand and value your privacy. America's Credit Union does not sell or distribute contact information. All data collected through any website form is used only to provide you with better member service.

At America's Credit Union, we leverage cookie based technology to group users into re-marketing audiences who have expressed an interest in our procedures by accessing key pages throughout our website. We do not collect any personally identifying information with this cookie. Audience members may be shown America's Credit Union text and/or image ads on any 3rd party Internet sites for a limited period. Visitors may opt out of re-marketing by adjusting your browsers ad settings.

Users of the Site can always update the personally identifying information that they have provided to America's Credit Union by simply emailing us at info@americascu.org.

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