



Online Privacy Statement

Last updated April 18, 2014

This Online Privacy Statement (“Statement”) applies to the Sites identified below and collectively referred to in this Statement as “Sites”:

- First Tech Federal Credit Union (“FTFCU”) site accessible at www.firsttechfed.com.
- FTFCU’s mobile application through which users can access certain services.
- FTFCU’s smart phone apps through which users can access certain services.
- Any other sites that we control that link to this Statement.

This Statement explains how we may collect, use and share information from or about you through these sites. **This Statement is in addition to FTFCU’s Privacy Policy available at /pdf/TermsnConditions/privacy_policy.pdf.** We’ll use and share any information that we collect from or about you in accordance with that policy, which offers you choices in how we use and share your information. By using the Sites, you agree to these Statement terms and conditions.

Personal Information That We May Collect

“Personal Information” means information that can identify you, such as information you provide via forms, surveys, applications and the like. Personal Information may include your name, postal or email addresses, telephone, fax or mobile numbers, location and/or account numbers.

How We Use Your Personal Information

We may use your Personal Information to:

- Respond to your inquiries or requests.
- Send you important information regarding the Sites and changes to terms, conditions and policies and/or other administrative information.
- Send you marketing communications that we believe may be of interest to you.
- Personalize your Site experiences by presenting content, ads or offers tailored to you.
- Enable you to apply for products or services and evaluate your eligibility for such products or services.
- Verify your identity and/or location.
- Enable you to access your accounts and conduct online transactions and to enable us to maintain measures intended to prevent fraud and protect your account security and Personal Information.
- Conduct business, including data analysis, audits, developing and improving products and services, enhancing the Sites, identifying usage trends and determining the effectiveness of promotional campaigns.
- Comply with laws and the legal process.

Do Not Track Signals

We will ignore the signal and still collect information even if you have set your browser to send the DNT (Do Not Track) signal or used a different method of telling us not to track your Online activity.

Sharing Of Your Personal Information

Please see the First Tech Federal Credit Union Privacy Policy for information on how we may share your Personal Information.

Other Information We May Collect

“Non-Personal Information” is any information other than Personal Information that does not reveal your specific identity or doesn’t directly identify or correlate to you as an individual, such as browser information, information collected through cookies or other technologies, demographic information, other information provided by you such as your date of birth or household income and aggregated and de-identified data.

How We Collect and Use Non-Personal Information

Through your browser

Certain browsers collect information such as your Media Access Control (MAC) address, device type, screen resolution, operating system version and internet browser type and version. We use this information to ensure the Sites function properly and for security purposes.



Online Privacy Statement

Last updated April 18, 2014

How We Collect and Use Non-Personal Information

Cookies	<p>Cookies are pieces of data assigned by a web server to the browser on your computer or device. Cookies help websites to keep track of your preferences and to recognize your return visits. When you return to a website you've visited before, your browser gives this data back to the server. Cookies do not contain viruses. We do not embed your Social Security number, account number(s) or password in our cookies. We use cookies to make your online experience with the Sites richer and more personalized based on the products and services you use.</p> <p>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 purposes such as maintaining continuity during an online session, gathering data about the use of our site or monitoring our online promotions. This information helps us inform you about additional products, services or promotions that may be of interest to you.</p> <p>We recommend that you complete your online transactions and sign off before surfing to other sites or turning off your computer or device. We also suggest that you do not surf to other sites during your online banking session. You can refuse to accept these cookies and most devices and browsers offer their own cookie privacy settings. You'll need to manage your cookie settings for each device and browser you use. However, if you do not accept these cookies, you may experience some inconvenience in your use of our Sites and some online products and services.</p>
IP Address	<p>Your IP Address is a number automatically assigned to the device you're using by your Internet Service Provider (ISP). We automatically identify and log your IP Address in our server log files whenever you visit the Site, along with the time of your visit and the page(s) you visited. Collecting IP Addresses is standard practice on the internet and is done automatically by many web sites. We use IP Addresses for purposes such as calculating our Sites' usage levels, helping diagnose server problems, for compliance and security purposes and for administering the Site.</p>
Aggregated Data	<p>Aggregated Data is data that we may create or compile from various sources, including but not limited to, accounts and transactions. We use this information, which does not identify individual account holders, for our business purposes, which may include offering products or services, research, marketing or analyzing market trends and other purposes consistent with applicable laws.</p>

Additional Information

Social Media Sites	<p>FTFCU has a presence on social media platforms including, but not limited Facebook®, Twitter, LinkedIn and Google+ that enable online sharing and collaboration among users who have registered to use such sites. Any content, such as pictures, information, or opinions that you post on social media pages, or any Personal Information that you make available to other participants on these social platforms, is subject to the terms of use and privacy policies of those hosting platforms.</p>
Linking to Other Sites	<p>We may provide links to third party websites, such as credit bureaus, service providers or merchants. If you follow links to websites not affiliated or controlled by FTFCU, we recommend that you review their privacy and security policies and other terms and conditions, as they may differ from our Sites. FTFCU does not guarantee, and is not responsible for, the privacy or security of these websites, including the accuracy, completeness or reliability of their information.</p>
Security	<p>To protect your Personal Information from unauthorized access and use, we use security measures that comply with applicable federal and state laws. These measures may include device safeguards and secured files and buildings, as well as oversight of our third party service providers to ensure your information remains confidential and secure. You should take additional security precautions as you deem appropriate.</p>
Using Third-Party Aggregation Services	<p>Aggregation websites and apps can enable you to access multiple accounts from different sources (such as your accounts with us or with other financial institutions) so that you can view all your account information at one online location and/or through one app. To do this, an aggregation provider may request access to your Personal Information, such as financial information, usernames and/or passwords. We strongly recommend that use caution and ensure that the aggregator has appropriate policies and practices to protect the privacy and security of any information you provide or to which they are gaining access. We are not responsible for the use or disclosure of any Personal Information accessed by any company or person to whom you provide your Site username and password.</p> <p>If you provide your Site username, password or other information about your accounts with us to an aggregation website, we'll consider that you've authorized all transactions or actions initiated by an aggregation website using access information you provide, whether or not you were aware of a specific transaction or action. If you decide to revoke the aggregation website's authority, you should change your password for the Sites to ensure that the aggregation website cannot continue to access your account.</p>



Online Privacy Statement

Last updated April 18, 2014

Additional Information

Ensuring Accurate Information	Keeping your account information accurate and updated is very important. If your account information is incomplete, inaccurate or not current, please use the Contact Us option on our Site or call or write to us at the telephone numbers or appropriate address for changes listed on your account statements, records, online or other account materials.
Protecting Your Children's Privacy Online	The Sites are not directed to individuals under the age of thirteen (13), and we request that these individuals do not provide Personal Information through the Site. We do not knowingly collect information from children under 13 without parental consent. For more information about the Children's Online Privacy Protection Act (COPPA), visit the FTC website at www.ftc.gov .
Mobile Applications	FTFCU Mobile Applications ("Applications") allow you to access your account balances and holdings, make deposits and transfers and pay bills from your mobile device. This Statement applies to any Personal Information or Other Information that we may collect through those Applications.
Protecting Individual Health Information	To the extent that we receive, maintain or process an individual's protected health information, FTFCU may disclose that information electronically as authorized by and in accordance with applicable federal and/or state law.
Social Security Numbers	As required by law, in the normal course of business, FTFCU collects Social Security numbers in establishing, maintaining and servicing member accounts. We implement reasonable measures to protect the confidentiality of Social Security numbers, to prohibit unlawful disclosure of Social Security numbers and to limit access to Social Security numbers.
Updates to this Privacy Statement	If it's necessary to make changes, we'll update this Privacy Statement and indicate a new effective date.