

Website Privacy Policy

1. What Does This Privacy Policy Cover?

This policy covers Utilities Employees Credit Union (UECU)'s collection and use of personal information gathered when you are on the website and when you use our website and website services.

2. What Personal Information About Customers Does UECU Collect?

Our primary goal in collecting information is to provide you with a friendly, customized, and efficient experience. We collect the following types of information from our customers:

Information You Provide to Us: UECU collects identifying information when you visit the website (including, without limitation, any uecu.org web pages, subdomains or landing pages), when you enter promotions or contests, and when you apply for products and services. For example, when you initially express interest in obtaining information about membership, or when you begin an application for a product or service, we ask customers to give us the following personal information: their name, company name, address, phone number, email address, and product or service interest. We may also request demographic information and unique identifiers in order to provide you with a more personalized experience.

Automatic Information: We automatically collect usage information, such as the numbers and frequency of visitors to our websites and use of components of being a member. We may use this information to provide research, advice and information. UECU automatically receives and records certain "traffic data" on our server logs including your IP address, website cookie information, the page you requested, and your communications and interactions with our representatives. UECU uses this traffic data to help diagnose problems with its server, analyze trends and administer the services to our members.

There are programs available that help you to visit websites anonymously. While UECU will not be able to provide you with a personalized experience if we cannot recognize you, we want you to be aware that these programs are available.

Email Communications: We may receive a confirmation when you open an email from UECU if your computer supports this type of program, in order to help us make emails more interesting and helpful. We may also send out emails with information regarding UECU or our partners including promotions and events. Members can opt out of being contacted by us by sending an email to marketing@uecu.org.

If a member elects to use our referral features for informing a friend about our website or services, we ask them for the friend's name and email address. UECU will automatically send the friend an email on behalf of the user who made the referral, inviting such friend to visit the website and try the service.

3. **What about Cookies?**

Cookies are alphanumeric identifiers that we transfer to your computer's hard drive through your Web browser to enable our systems to recognize your browser and tell us how and when pages in our site are visited and by how many people. UECU employs cookies in order for its server to recognize a return visitor as a unique user. The cookies placed by the UECU server are readable only by UECU, and cookies cannot access, read or modify any other data on a computer.

The "help" portion of the toolbar on the majority of browsers will direct you on how to prevent your browser from accepting new cookies, how to command the browser to tell you when you receive a new cookie, or how to fully disable cookies. Please note, however, that if you do not enable cookies, you will not be able to take advantage of some of our attractive features.

4. **Will UECU Share Any of the Information it Receives?**

Information about our members is an integral part of our business. We neither rent nor sell your personal information to anyone. We share your personal information only under agreements with our joint marketing partners, which include companies that offer products and services such as described below:

- Payment processing, loan application processing, bill payment, check printing, overdraft protection, rewards, real estate loans, debit/credit cards, insurance products, investment services and 24 hour banking services.

Protection of UECU and Others: We may release personal information when we believe in good faith that release is necessary to comply with that law; enforce conditions of use and other agreements; or protect the rights, property, or safety of UECU, our employees, our users, or others. This includes exchanging information with other companies and organizations for fraud protection and risk reduction.

5. **Is Information About Me Secure?**

All customer information collected and stored by UECU is maintained in a secure corporate data center and/or otherwise subject to best practices access protection. Only employees who need member information to perform a specific job are granted access to it. All of our employees are kept up to date on our privacy and security practices.

6. **Can Children Use UECU's website services?**

Our site and the use of services made available through UECU are not intended for children under the age of 13. UECU does not knowingly or specifically collect information about children under the age of 13 and believes that children of any age should get their parents' consent before giving out any personal information. If you believe that we have mistakenly or unintentionally collected such information through our website, please notify us at marketing@uecu.org so that we may immediately delete the information from our servers.

7. **Terms and Conditions of Use**

Permitted Use: UECU provides the information available on this website for members and others to view and copy for personal or educational purposes only. The information and materials may not otherwise be reproduced, displayed, downloaded, modified, distributed, retransmitted, published, or otherwise used for public or commercial purposes without the prior written consent of UECU and the copyright owner of the specific information at issue. Your access to and the use of this website are governed by and will be construed in accordance with the laws of the Commonwealth of Pennsylvania.

Disclaimer: The information contained or accessed is provided "as is" without warranty of any kind, either expressed or implied, including without limitation any warranty of accuracy, adequacy or completeness of the information and materials, merchantability, fitness for a particular purpose, non-infringement, or error-free or uninterrupted service. The documents and graphics appearing at this website might include technical inaccuracies, typographical errors or out-of-date information and use of any materials contained in this website is at your own risk. In no event will UECU be liable for any damages, losses or expenses, including without limitation, direct or indirect, special or incidental or consequential damages arising in connection with this website, use thereof or reliance on any information contained herein. Changes may be made at any time to the information on this website without prior notice.

Links to Other Third Party Sites: The website may permit you to link to other websites on the Internet, and other websites may contain links to UECU's websites. These other websites are not under UECU control, and such links do not constitute an endorsement by UECU of those other websites or the services offered through them. The privacy and security practices of websites linked to or from the UECU site are not covered by this Privacy Statement, and UECU is not responsible for the privacy or security practices or the content of such websites. This policy does not apply to the practices of third parties that UECU does not own or control, or to individuals that UECU does not employ or manage.

8. **Changes to this Privacy Policy**

UECU may amend this Privacy Policy. Use of information we collect now is subject to the Privacy Policy in effect at the time such information is used. If we make changes to our privacy policy, we will notify you by posting the revised notice on our website or sending you an email so you are always aware of what information we collect, how we use it and under what circumstances if any, it is disclosed.

9. **Questions or Concerns**

If you have any questions or concerns regarding privacy at UECU's website, please email marketing@uecu.org. Your privacy is important to us and we will make every effort to resolve your concerns.

Website Privacy Policy Effective Date: 12/16/2013