

Meriwest Credit Union Online Privacy Policy

Last updated June 9, 2014

Meriwest Credit Union (“Meriwest”) understands the importance of protecting the privacy of our members. Our goal is to maintain your trust and confidence when handling your personal information. As such, we are committed to maintaining the confidentiality of each member's personal information consistent with state and federal laws. This Online Privacy Policy (“Policy”) applies to the Meriwest Website (“Website”), including mobile applications, and it explains how we collect, share, use, and protect information when you visit or use the Website and any other online services offered by Meriwest. By using the Website, you consent to the terms and conditions of this Policy, including your consent to our use and disclosure of information about you in the manner described in this Policy. The term “us,” “we,” or “our” in this Policy refers to Meriwest Credit Union. The term “you” or “your” refers to the viewer of this Policy.

Collecting and Using Information

Personal Information

You may interact with us in a variety of ways online, including through a mobile device. When you interact with us online, we will not obtain personal information about you unless you choose to provide such information. Information that we may collect about you through online interaction includes information that you provide, such as your name, mailing address, email address, and other contact information; data resulting from your activity, such as transaction information; and limited location information (for example, a zip code to help you find a nearby ATM). We may also collect payment card information, social security numbers, and driver's license numbers when you provide such information while using our Website.

Other Information We Collect

In addition to the personal information described above, we also collect anonymous demographic information, which is not unique to you, such as your ZIP code, region, preferences, interests, and favorites. We may also automatically collect information about your computer hardware, such as: the IP address of the device you use to connect to the Website, the type of operating system and browser you use, search engine used, access times, referring website addresses, the parts of our Website you access, and the site you visit next. We use this information for the operation of the Website, to maintain the quality of our products and services, and to provide general statistics regarding use of our Website.

How We Use Information

We use the information described above in a number of ways, such as:

- To process applications and transactions;
- To send you important information regarding the Website, changes to terms, conditions and/or policies;
- To verify your identity (such as when you access your account information);
- To respond to your requests and to communicate with you;
- To send you marketing communications that we believe may be of interest to you;
- To allow you to participate in surveys, sweepstakes, contests and similar promotions;

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- For our business purposes, including data analysis, developing and improving our products and services, and enhancing our Website; and
- To prevent fraud and enhance the security of our Website.

We do not sell or rent our member or visitor information to third parties. We may, from time to time, contact you on behalf of trusted business partners about a particular offering that may be of interest to you. In those cases, your personal information is not disclosed to the third party. In addition, we may share information with trusted service providers, such as data processors and companies that help us market products and services to you, companies that help us perform statistical analysis, send you email or postal mail, or provide customer support. All such third parties are prohibited from using your personal information except to provide these services to Meriwest, and they are required to maintain the confidentiality of your information.

We keep track of the Meriwest Website pages visited. This data is used to calculate Website usage levels in order to determine which of our products and services are the most popular. No personal information is collected during this tracking.

If you are a Meriwest member, we will use and share any information that we collect from or about you in accordance with our Privacy Notice and our Opt-Out Notice, which offers you certain choices with respect to the use and sharing of your personal information. Please click [Privacy](#) to see our Privacy Notice and our Important Privacy Choices for Consumers Opt-Out Notice.

Meriwest may share the information we collect from and about you with third parties to: (a) comply with legal process such as the demands of applicable subpoenas and court orders; (b) to verify or enforce our terms of use, our other rights, or other applicable policies; (c) to address fraud, security, or technical issues; (d) to act under exigent circumstances; or (e) to otherwise protect the rights, property, or security of our customers or third parties.

Where appropriate, we will limit sharing of your information in accordance with the choices you have provided us in response to our Privacy Notice and Opt-Out Notice.

Children's Online Information Privacy

Our Website is not intended for children under the age of 13, and we request that these individuals do not provide personal information through the Website. We do not knowingly collect, maintain, or use personally identifiable information from our Website about children under the age of 13 without parental consent. For more information about the Children's Online Privacy Protection Act (COPPA), visit [FTC Children's Online Privacy Protection Rule](#).

Updating Your Personal Information

Keeping your account information up-to-date is important. You can access and/or update your personal information in connection with your account or application by logging on to your account online or telephoning our Customer Contact Center at 1-877-MERIWEST (1-877-637-4937).

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Use of Cookies

Meriwest or our service providers may deploy and use cookies for various purposes. Some of these tracking technologies may detect characteristics or settings of the specific device you use to access the Website. "Cookies" are pieces of information that are stored directly on the device 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 also use cookies to authenticate and validate services through the Single Sign On method. 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. You will need to manage your cookie settings for each device and browser you use. If you choose to reject cookies, you limit the functionality we can provide you and you may experience some inconvenience in your use of the Website and some online products and services. For example, if we are not able to recognize your device, you will need to answer a challenge question each time you log on. You also may not receive customized advertising or other offers from us that may be relevant to your interests and needs.

Do Not Track Signals

"Do Not Track" ("DNT") refers to an HTTP header used by Internet web browsers to request a web application disable its tracking or cross-site user tracking. When DNT is enabled, a user's web browser adds a header to content requests indicating that the user does not want to be tracked. California law requires us to disclose how we respond to web browser DNT signals. We engage in online behavioral tracking for internal research and development purposes. We do not, however, engage in online behavioral tracking for marketing purposes. Our Website product and service promotions are visible to everyone who visits our Website. There is no mechanism at this time to opt-out of these online promotions. If we receive a DNT signal, we do not respond to or honor the request and, therefore, do not disable tracking.

We do not partner with third parties for the purposes of engaging on online behavioral tracking, nor do we permit third parties to collect from the Meriwest Website personally identifiable information about your online activities.

Third-Party Links from the Meriwest Website and Your Personal Information

The Meriwest Website may contain links to third party websites. Although these links were established to provide you with access to useful information, Meriwest does not control and is not responsible for any of these websites or their contents. We do not know or control what information third-party websites may collect regarding your personal information. Meriwest is providing these links to you only as a convenience, and Meriwest does 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 encourage you to review the privacy statements of websites you choose to link to from the Meriwest Website so that you can understand how those websites collect, use, and share your information. Meriwest is not responsible for the security or privacy practices of the linked websites.

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Online Member/Customer Awareness and Education

At Meriwest, keeping your personal and financial information secure is one of our top priorities.

Please click [Customer Awareness and Education](#) to learn more about the following:

- **ACCOUNT SECURITY**
Learn about our security features that protect your account(s), online banking, mobile banking, and ATM/Debit cards. Also, learn about ways you can enhance account and card security.
- **PREVENTING/MITIGATING FRAUD AND IDENTITY THEFT**
Get tips on safeguarding your account(s), computer, and personal and financial information. Take steps to stop fraud and identity theft before it happens.
- **DETECTING FRAUD**
Learn fraud and identity theft signs and account monitoring resources.
- **REPORTING/RESOLVING FRAUD**
Find out how to report fraud, what to do if you think your identity has been stolen, how we monitor your account(s) and card(s), and what happens if a data compromise occurs.
- **FAQs - FREQUENTLY ASKED QUESTIONS**
Get answers to some of your concerns.

Updates to this Online Privacy Policy

From time to time, we may change this Policy. The effective date of this Policy, as indicated above, reflects the last time this Policy was revised. Any changes to this Policy will become effective when we post the revised Policy on our Website. Your use of the Website following these changes means that you accept the revised Policy.