# **Online Privacy Notice**

Last Updated December 17, 2021

Seven Seventeen Credit Union, a member-owned financial institution, is committed to providing you with competitive products and services to meet your financial needs and help you reach your goals. We are equally committed to protecting the online privacy of our members. This policy addresses the online privacy policy and practices of Seven Seventeen Credit Union and its partners covering the online collection, use and disclosure of information collected from visitors to our online interfaces including but not limited to our websites, mobile applications, online account opening system, online banking platform and 7 17 branded social media sites or pages, as well as any interactions you may have while viewing content provided through one of our digital advertising campaigns.

Please also refer to our general <u>Privacy Notice (www.717cu.com/privacypolicy)</u> for additional information regarding other general privacy practices, your privacy rights and the types of personal information we collect and share as we conduct business of the Credit Union. In addition, you may be subject to other contractual terms in accordance with products you select and their related service agreements.

If you are a California resident, you may have rights under the California Consumer Privacy Act. <u>Click here to learn earn more</u>.

#### **Information We Collect Online**

Seven Seventeen Credit Union may collect information about you when you browse our sites, use our digital services, or when entering data into an application for new products or services. We may collect information about your computer or device, Internet browser, pages you visited within our site(s), and information you provide voluntarily, such as your zip code or survey responses. It is possible to browse our site without actively submitting any personally identifiable information. Certain transactions and applications will require personally identifiable information.

### **Non-Personally Identifiable Information We Collect Online**

You can browse anonymously on our sites. Our sites do not require visitors to provide personal information of any kind. Our web servers collect the IP addresses of visitors. This information is aggregated to measure the number of visits, average time spent on the site(s), pages viewed, etc. This information is used to improve the content of the sites to better serve our members. Google Analytics Demographics has been enabled for the sites in order to provide more relevant and useful information to our current and potential members.

Subsequently, there is information about your device hardware and software that is automatically collected. This information can include: your IP address, browser type, domain names, internet service provider (ISP), device registration location, your unique device identifier, the pages you view on our site(s), operating system, access times and referring website addresses. To prevent any Google Analytics data collection, users can install a **Google Analytics Opt-out Browser Add-on**.\*

### **Personally Identifiable Information We Collect Online**

Through your use of our sites and services, we may collect personally identifiable information that you voluntarily provide to us. If you wish to receive information from us, you may be asked to provide personal information and certain transactions and applications will require personally identifiable information. Once you sign in or begin completing an application or form, you are no longer anonymous because we need to identify you to provide those services.

Personal information that you provide may include your name, mailing address, email address, phone number (home and/or mobile number), account number and user name and password. We may collect limited location information, for example to help you find a branch or ATM location when requested by you within our mobile app. Location information will not be collected when the mobile app is not in use. We may also collect other financial information such as check images, to process your transactions and payment card information, social security numbers and driver's licenses (or comparable) when you provide such information while using our online services and where we believe it is reasonably required for ordinary business purposes.

Once you provide personally identifiable information on our sites, we can also identify previously anonymous data related to your current and future visits, such as number of visits, web pages viewed, etc. unless you modify your cookie settings.

# **How We Use Your Personally Identifiable Information**

We use the personally identifiable information we collect for things such as:

- Providing services to you;
- Processing applications for products and services and performing transactions:
- Processing employment applications;
- Verifying your identity (such as when you access your account information);
- Preventing fraud and enhancing the security of your account or our online services;
- Responding to your requests and communicating with you;
- Sending information on our products and services that could be of interest to you;
- Operating, evaluating and improving our business and sites (including developing new products and services; improving existing products and services; performing data analytics; and performing accounting, auditing and other internal functions);
- Complying with and enforcing applicable legal requirements, relevant industry standards, contractual obligations and our policies;
- For any other purposes that we may specifically disclose at the time you provide or we collect your information.

#### **Information We Share**

We do not disclose personally identifiable information that is collected about you, or users of our website and electronic services, to affiliates or unaffiliated third parties except as permitted by law, to respond to your requests, to process applications and transactions, and to verify your identity.

We may share anonymous or aggregated information with third parties to help deliver products, services, and content that are better tailored to the users of our online services and for other purposes.

Please refer to our general <u>Privacy Notice (www.717cu.com/privacypolicy)</u> about the parties who receive personal and sometimes nonpublic information from us as we conduct business of the Credit Union.

#### **How We Collect Information Online**

Internet technology is constantly changing and we are always working to make your online experience the best available. Various tools and techniques are used to gather and analyze website visits and sessions.

Some areas of Seven Seventeen's sites may use "cookies". A cookie is a file that is stored directly on your computer, smartphone or other internet access device that allows the servers to log the pages you use to determine if you have visited the site before. It also stores your preferences and other information to save you time by eliminating the need to repeatedly enter the same information and to display your personalized content. This information is used to provide certain website features during your visit.

When you visit our sites, we may use cookies and information gathered through their use to personalize your experience with us based on the products, services and other interactions you have with us. Cookies also help us protect you when you conduct business online. They are common on websites and do not harm your computer. Cookies do NOT transmit any personal information about you.

The browsers of most computers, smartphones and other internet access devices are set to accept cookies. You can refuse to accept these cookies through your browser settings. You will need to manage your cookie settings for each device and browser you use. If you choose to reject cookies, you may not be able to use the full functionality of our sites. For example, if we are not able to recognize your device, you may need to complete a Multi-Factor Authentication (MFA) process each time you log on to Online or Mobile Banking. You also may not receive customized advertising or other offers from us that may be relevant to your interests and needs.

In addition to using cookies, we may also use similar technologies to track users' interactions with our sites. Some of these technologies include web beacons, pixel tags, clear GIFs or similar tools.

# Heat mapping and session recording

Heat mapping services are used to display the areas of a page where Users most frequently move the mouse or click. This shows where the points of interest are. These services make it possible to monitor and analyze web traffic and keep track of User behavior. Some of these services may record sessions and make them available for later visual playback.

Mouseflow is a session recording and heat mapping service that collects information about the browser (type, version, screen size, etc.), basic information about the user (language, time zone), and data containing mouse movements, clicks, scroll events. No personal data is ever sent or shared between websites. Our website uses Mouseflow, a third-party analytics tool, to track page content and click/touch, movement, and scroll activity. You can opt-out at <a href="http://mouseflow.com/opt-out">http://mouseflow.com/opt-out</a>\*

### **Interest-Based Advertising**

Seven Seventeen Credit Union and its partners may collect personally identifiable information about your online activities over time and across different web sites when you use our sites. Some of the advertisements that click-through to our sites and/or may be on our sites contain cookies that allow for the monitoring of your response to these advertisements (sometimes referred to as interest-based advertisements). Our advertisements may also appear on other websites that use the same advertising service providers as us. These advertising service providers may use your browsing history across websites to choose which advertisements to display to you.

If you do not wish to have us and/or our third-party advertising service providers know which advertisements and subsequent websites you have viewed, you may opt-out at **AboutAds\*** (www.aboutads.info/choices/\* established by the Digital Advertising Alliance). The **Digital Advertising Alliance**\* (www.aboutads.info/\*) website contains important information on cookies, behavioral advertising, and what opting out will and will not do and choices you can make regarding interest-based advertisements.

Please note: opting out of behavioral advertising will not stop you from receiving advertisements. You will still see the same number of advertisements as before, but they may not be as relevant to you. If you use other Computers or browsers and want to opt out of interest based advertisements, you will need to repeat this process for each Computer or browser. If you delete your Cookies and want to continue to be opted out of interest based advertisements you will have to repeat this opt-out process.

Our sites may use Google AdWords or Facebook remarketing services to advertise online. This uses a cookie to collect non-personal information to inform, optimize, and serve ads based on someone's past visits to our sites. Visitors may see online ads for our services on Google, Facebook or third-party websites. Any data collected will be used in accordance with our own privacy policy, as well as Google & Facebook privacy policies.

Users can opt-out of remarketing by visiting the following links: **Google\*** | **Facebook\*** 

# **Online Planning Tools**

Planning tools, information and interactive calculators are made available to you as self-help tools for your independent use. We do not currently store information that you enter into one of these planning tools or calculators. We cannot and do not guarantee their accuracy or their applicability to your circumstances.

### **Links to Other Third-Party Websites**

Seven Seventeen Credit Union provides links to other websites for convenience and informational purposes only. Users should be aware that when you select a link on our

sites to an external website, you are leaving Seven Seventeen's site. You will see a disclosure on our site that alerts you when you are leaving our website. Seven Seventeen does not own or operate the linked websites and is not responsible for the content of the websites. Seven Seventeen does not make any guarantees or endorsements of products that may be available on the linked websites. Seven Seventeen does not represent either you or the other party if you enter into a transaction on the websites. Privacy and security policies may differ from those practiced by Seven Seventeen.

#### Social Media

You may also find additional information on our products and services through our social media sites such as Facebook, Twitter, LinkedIn, YouTube and App Stores. Please keep in mind that any information you share is visible to all participants on these social media sites and you should never post any sensitive personal information (such as account number or social security number). Please carefully review the Terms of Use and Privacy Policy on these social media sites as they may be different than our own policies.

### **Protecting Children's Privacy Online**

We respect the privacy of children and comply with the practices under the Children's Online Privacy Protection Act. From our Web sites, we do not knowingly collect or use personal information from children under 13 years of age.

#### **Email Communications**

When you choose to provide Seven Seventeen Credit Union with an email address as an accepted communication channel, you are consenting to Seven Seventeen Credit Union occasionally emailing you about products, services and information that may be of interest to you. We will never ask you to provide or confirm any account or personal information through email unless a secure link is established for that purpose.

Under various Federal and State laws and regulations, members may choose to opt-out of receiving promotional emails from Seven Seventeen Credit Union by clicking on the "unsubscribe" link located in the emailed communication. It may take 30 days to process your unsubscribe request. Please note that this does not unsubscribe you from receiving important notifications regarding your current accounts via email. This also does not stop any alerts or notifications that you may have set up for your accounts.

Please be aware that email is not a secure form of communication and there may be a loss of confidentiality when emailing personal information. Please do not send your account number, social security number, PIN number, Login IDs or passwords through email unless a secure link is established for that purpose.

#### **Online Security Practices**

At Seven Seventeen Credit Union, the privacy of our members is a high priority. Any confidential information provided to us through our sites or during the normal course of business will remain confidential and be used solely by the credit union and its affiliates. Personal data will not be sold or given to any unaffiliated third party for their independent use, unless required by law. Seven Seventeen will protect the personal information of its

members by maintaining strong security controls to ensure that member information in our files, on computers and on the Internet are protected both online and off-line. We utilize data encryption to guard against unauthorized access to personal records and to help ensure the accuracy of communications and transactions. Seven Seventeen will partner only with businesses that follow strict confidentiality requirements and offer products designed to enhance the well-being of our members.

Our systems use cutting-edge technology security features to protect you and your financial information. This technology includes SSL/TLS encryption and enhanced Multi-Factor Authentication (MFA). For more information on the security of our banking systems, please visit the links below.

Online Banking (www.717cu.com/onlinebanking)

Mobile Banking (www.717cu.com/mobilebanking)

Mobile Banking App (www.717cu.com/mobileapp)

You play a critical role in protecting your information. For best practices and safety tips regarding your electronic banking and communications, please visit <a href="http://www.717cu.com/bestpractices">http://www.717cu.com/bestpractices</a>.

**Updates to Our Online Privacy Notice** 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.

Seven Seventeen Credit Union
3181 Larchmont Ave., NE, Warren, OH 44483

330-372-8100 • 1-800-775-7741

www.717cu.com

<sup>\*</sup>This is a link to a third-party website. Seven Seventeen does not own or operate the linked website and is not responsible for the content of the website. Seven Seventeen does not make any guarantees or endorsements of products that may be available on the linked website. Seven Seventeen does not represent either you or the other party if you enter into a transaction on the website. Privacy and security policies may differ from those practiced by Seven Seventeen.