

## **West Michigan Credit Union's Online Privacy Policy**

**Board Approved: 02/18/2016**

West Michigan Credit Union recognizes the need to prioritize the privacy and security of your personal financial information. We have taken the utmost care in establishing and implementing policies and procedures to protect this information.

### **Security.**

West Michigan Credit Union uses 128-bit SSL encryption. In addition, a firewall is set up to block any potential and actual attacks.

**Cookies.** The Credit Union uses "cookies" as part of its web site interface. A "cookie" is a small file that is placed on the user's computer. While it contains no Member information, it identifies the Member's computer and allows the Credit Union to measure usage of the web site and customize the web site experience. The Credit Union will disclose whether it collects cookies on its web site.

### **Email**

West Michigan Credit Union requests that you do not send confidential information via email. Email is an insecure method to transmit information. You should send this type of information by regular mail or facsimile.

### **Website Links**

The Credit Union will frequently link to other sites as a convenience to our members. The Credit Union will seek to link with other sites that follow similar privacy standards, but we are not responsible for the content or privacy policies of linked third party websites. We strongly encourage you to examine the privacy policies and disclosures of all linked third party websites. We do not endorse or make any representations regarding linked third party websites in any manner.

### **Online Privacy of Children's Information.**

West Michigan Credit Union will not collect, use or disclose online information received from children under age 13 without prior parental notification and consent, which will include an opportunity for the parent to prevent use of information and participation in the activity. Online information will only be used to respond directly to the child's request and will not be used for other purposes without prior parental consent.

1. The Credit Union will not distribute to third parties, other than its affiliate, personally identifiable information without prior parental consent.
2. The Credit Union will not post or otherwise distribute personally identifiable information without prior parental consent.
3. The Credit Union will not entice by the prospect of a special game, prize or other activity, to divulge more information than is needed to participate in the activity.
4. Personally identifiable information that is collected online from their children may be reviewed by a parent or guardian upon written request. The parent or guardian has the right to have information deleted and instruct the Credit Union to cease collecting further information from their child.

If you have any questions or concerns, please contact us at 1319 Front St. Grand Rapids, MI 49504 or call us at 1(800)-442-4576.