

## Online Privacy Policy

### Online Privacy Statement

Connex Credit Union is committed to the highest level of account and financial security of all our members. This Online Privacy Policy describes how Connex and our affiliates manage personal information about you when you interact with us online through our websites and mobile applications, as well as any interactions you may have while viewing content provided through one of Connex's digital advertising campaigns. We encourage you to use the information here as a guide, and as always, contact us if you have any questions.

If after reading this notice you have questions, please contact us at: 1.800.CR.UNION (1.800.278.6466) or write to: Connex Credit Union, P.O. Box 477, North Haven, CT 06473.

### How We Protect You

Keeping your online financial and personal information secure and confidential remains one of our top priorities. We ensure your privacy and security by offering technology and services designed by experts in the online banking industry.

### Protecting Children's Privacy Online

The Site is not directed to individuals under the age of thirteen (13), and we request that these individuals do not provide Personal Information through the website. We do not knowingly collect information from children under 13 without written parental consent. Visit the Federal Trade Commission website ([www.ftc.gov](http://www.ftc.gov)) for more information about the Children's Online Privacy Protection Act (COPPA).

### Information We Collect

#### **Personal Information**

When you visit or use our online services, we may collect personal information from or about you such as your name, email address, mailing address, telephone number(s), account numbers, limited location information (for example, a zip code to help you find a nearby ATM), user name and password. We may also collect payment card information, social security numbers, driver license numbers (or comparable) when you provide such information while using our online services and where we believe it is reasonably required for ordinary business purposes.

## Usage and Other Information

In addition to the personal information described above, we may collect certain information about your use of our online services. For example, we may capture the IP address of the device you use to connect to the online service, the type of operating system and browser you use, and information about the site you came from, the parts of our online service you access, and the site you visit next. We or our third-party partners may also use cookies, web beacons or other technologies to collect and store other information about your visit to, or use of, our online services. In addition, we may later associate the usage and other information we collect online with personal information about you.

## Connex Credit Union Online & Mobile Banking

For your convenience, Connex Credit Union offers you the ability to access some of our products and services through mobile applications and mobile-optimized websites ("Connex Online & Mobile Banking"). When you interact with us through Connex Online & Mobile Banking, we may collect information such as unique device identifiers for your mobile device, your screen resolution and other device settings, information about your location, and analytical information about how you use your mobile device. We may ask your permission before collecting certain information (such as precise geolocation information) through Connex Online & Mobile Banking. Our mobile banking app collects location data to enable checking account balances, viewing recent transactions, paying bills, depositing mobile checks, transferring funds, and locating a branch/ATM even when the app is closed or not in use. The mobile banking app is also used to support advertising.

## Additional Sources of Information

We may also collect information about you from additional online and offline sources including from cobranded partner sites or commercially available third-party sources, such as credit reporting agencies. We may combine this information with the personal and other information we have collected about you under this Online Privacy Policy.

## Use of Information

In the normal course of business, Connex Credit Union may use your information to provide you with products and services you have requested. We may use information to positively identify you, to communicate with you, to help us respond to your questions, and to understand which Connex Credit Union products and services we think may be of interest to you.

## **Disclosure of Information**

We disclose personal information with third-parties only as permitted by law in connection with the administration, processing or servicing of accounts. We do not disclose personal information to thirdparties or make available, any personal information about your online activities over time and across different websites when you use our Site.

We will not share your personally identifiable information with third parties except as permitted by law to those third-party persons or entities that perform services for us on your behalf. This may include disclosure to a credit reporting agency or in response to a subpoena or other legal process; disclosure to protect against fraud, or as part of an audit or examination.

## **Understanding Cookies, Web Beacons and Other Tracking Technologies**

We, or our service providers, and other companies we work with may deploy and use cookies, web beacons, local shared objects and other tracking technologies for various purposes, such as fraud prevention and monitoring our advertising and marketing campaign performance. Some of these tracking tools may detect characteristics or settings of the specific device you use to access our online services.

- "Cookies" are small amounts of data a website can send to a visitor's web browser. They are often stored on the device you are using to help track your areas of interest. Cookies may also enable us or our service providers and other companies we work with to relate your use of our online services over time to customize your experience. Most web browsers allow you to adjust your browser settings to decline or delete cookies, but doing so may degrade your experience with our online services.
- Clear GIFs, pixel tags or web beacons—which are typically one-pixel, transparent images located on a webpage or in an email or other message—or similar technologies may be used on our sites and in some of our digital communications (such as email or other marketing messages). They may also be used when you are served advertisements or you otherwise interact with advertisements outside of our online services. These are principally used to help recognize users, assess traffic patterns and measure site or campaign engagement.
- Local Shared Objects, sometimes referred to as "flash cookies" may be stored on your hard drive using a media player or other software installed on your device. Local Shared Objects are similar to cookies in terms of their operation, but may not be managed in your browser in the same way. For more information on managing Local Shared Objects, [click here](#).

## **Online advertising**

You will see advertisements when you use many of our online services. These advertisements may be for our own products or services (including pre-screened offers of credit) or for products and services offered by third parties. Which advertisements you see is often determined using the information we or our affiliates, service providers and other companies that we work with have about you, including information about your relationships with us (e.g., types of accounts held, transactional information, location of banking activity). To that end, where permitted by applicable law, we may share with others the information we collect from and about you.

Online behavioral advertising (also known as "OBA" or "interest-based advertising") refers to the practice of collecting information from a computer or device regarding a visitor's web-browsing activities across non-affiliated websites over time in order to deliver advertisements that may be of interest to that visitor based on their browsing history. Through OBA, we hope to deliver advertisements that are most likely to be of interest to you using information about your other web-browsing activities (e.g., the web pages you visit, search terms you enter, and the way you move through our online services on your computer or device) or your personal profile (e.g., demographic or location information). Certain companies we work with may set cookies and use related tracking technologies, such as the clear GIFs discussed above, throughout our online services or in our communications to support these OBA efforts. If you do not want your information collected and used by the companies we work with for OBA purposes, you can opt out of this form of OBA by following the instructions in the next section.

## **Opting Out of "Online Behavioral Advertising" (OBA)**

There are two (2) ways that you can opt out of OBA from certain Connex ads on third-party websites. One way is through the cross-[industry Self-Regulatory Program for Online Behavioral Advertising\(Opens Overlay\)](#) managed by the Digital Advertising Alliance (DAA). To opt out of OBA, please click on the following link and follow the instructions: <http://youradchoices.com> (Opens Overlay). Another way to opt out of OBA is by clicking on the Advertising Options Icon featured on certain Connex ads on third-party websites. When clicked it (i) describes the collection and uses of data gathered at the relevant third-party website and (ii) provides a way or you to opt out of data collection and use by the third parties listed for the purposes of OBA. *If you choose to opt out, our service provider will communicate your opt out election to the relevant third-party advertising partners and a cookie will be placed on your browser indicating your decision to opt out. Bear in mind that because cookies are stored by your browser, if you use different browsers on your computer, or multiple computers and devices that have browsers and you do not wish to have*

*cookies collect information for OBA purposes, you will need to opt out of OBA from each browser on each of the computers and devices that you use. Please note that even if you opt out of OBA, you may still receive advertisements from us; they just won't be customized based on your web-browsing activities on thirdparty websites.*

### **Linking to Third-Party Websites**

Connex may provide links to websites that are owned or operated by other companies ("third-party websites"). When you use a link online to visit a third-party website, you will be subject to that website's privacy and security practices, which may differ from ours. You should familiarize yourself with the privacy policy, terms of use and security practices of the linked third-party website before providing any information on that website.

### **Security**

Connex Credit Union is committed to protecting your personal information. We maintain physical, electronic, and procedural safeguards that comply with federal standards to guard your personal information. Visit our [Security Center](#) for additional information about how we protect your Personal Information. Please note that information you send to us electronically may not be secure when it is transmitted to us. We recommend that you do not use unsecure channels to communicate sensitive or confidential information (such as your Social Security number) to us.

### **Updating Your Information**

Keeping your account information up-to-date is very important. You may review, or update certain account information by logging in and accessing the "Secure Forms" and "My Settings" sections. If you cannot change the incorrect information online, or you prefer to request changes offline, please use the [Secure Email Form](#) on our site, or call or write to us using the contact information listed on your account statements, records, or other account materials, or by visiting your local Connex Credit Union branch.

### **Changes to this Online Privacy Policy**

We may change this Online Privacy Policy from time to time. When we do, we will let you know by appropriate means such as by posting the revised policy on this page with a new "Last Updated" date. Any changes to this Online Privacy Policy will become effective when posted unless indicated otherwise.

Last Updated: 03/09/2021