



UNBANK WITH US

**Revised: 05/14/2013**

### **Online Privacy Statement**

Connex Credit Union is committed to the highest level of account and financial security of all our members. This special section of our website has great information that will help keep your Connex account secure. 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.

### **Privacy of Electronic Transactions**

#### **Aggregated Data**

For example, in order to determine the level of interest in information available on the website and help us design or improve our products and services, we may use standard software to collect information about visitors to the website and use such information to create summary statistics. This information is maintained only in aggregated form and cannot be used to identify you. The information we collect and use from the website may include:

- Date and time our site was accessed,
- IP address (a numeric address given to servers connected to the Internet)
- Web browser use, and
- City, state, and country

#### **Online Banking Features That Promote Security**

We provide a number of additional security features in Online Banking to help protect you:

- **Timeout:** This prevents curious persons from continuing your online banking session if you left your PC unattended without logging out. You may set the timeout period in the Online Banking's User Options screen. We recommend that you always sign off (log out) when done with Online Banking.

- **Enhanced Login Security:** We use a Multi-Factor authentication process in order to identify you as the true "owner" of your accounts. [Learn More about adding Enhanced Login Security to your Online Banking Account.](#)
- **e-Statements:** e-Statements are facsimiles of traditional financial statements packaged and delivered to you securely within Online Banking. By eliminating your paper statement, we help stop thieves from stealing your information out of your mailbox.
- **Check Images:** View an exact facsimile of your check transactions online to help prevent fraud.

### **Encryption**

Electronic interfaces with members (such as Internet transactions) will be encrypted using Secure Socket Layer (SSL) 128-bit encryption.

### **Account Access**

Member account information and transactions will be protected by a password that must be used in conjunction with a username. Members must apply for this capability and be registered with the Credit Union for authentication purposes.

### **Password Complexity**

It is important to verify that only authorized persons log into Online Banking. This is achieved by verifying your password. When you submit your password, it is compared with the password we have stored in our secure data center. We allow you to enter your password incorrectly for a limited number of times; too many incorrect password entries will result in the locking of your Online Banking account until you call us to reinitialize the account. We monitor and record "bad-login" attempts to detect any suspicious activity (i.e. someone trying to guess your password). You play a crucial role in preventing others from logging on to your account. Never use easy-to-guess passwords. Examples:

- Birth dates
- First names
- Pet names
- Addresses
- Phone numbers
- Social Security numbers

Never reveal your password to another person. You should periodically change your password in the User Option section of Online Banking.

## **"Cookies"**

The Credit Union does use "cookies" as part of its website 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 website and customize the website experience.

## **Electronic Mail and other Forms**

The Online Banking and website services offered by the Credit Union include online forms that enable you to send and receive secure electronic mail (e-mail) to and from the Credit Union. If you use e-mail to communicate confidential information to the Credit Union, please be sure to use these online forms since transmissions from other e-mail service providers may not be secure.

No data transmission over the Internet or any wireless network can be guaranteed to be 100% secure. Accordingly, while we strive to protect and maintain the security of the website and your personal information, we cannot ensure or warrant the security of any information you transmit to us from the website, and you do so at your own risk.

## **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 adhere to similar privacy standards. For all third-party links, the Credit Union will disclose the following information, typically in a pop-up message that requires acceptance before continuing:

- The member is leaving the Credit Union's website;
- The member is linking to an alternate website not operated by the Credit Union;
- The Credit Union is not responsible for the content of the alternate website;
- The Credit Union does not represent either the third party or the member if the two enter into a transaction; and
- Privacy and security policies may differ from those practiced by the Credit Union.

## **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).

## **Secure Architecture**

The computers storing your actual account information are not linked directly to the Internet. Transactions initiated through the Internet are received by Online Banking web servers. These servers route your transaction through firewall servers. This configuration isolates the publicly accessible web servers from data stored on our Online Banking servers and ensures only authorized requests are processed. Various access control mechanisms, including intrusion detection and anti-virus, monitor for and protect our systems from potential malicious activity. Additionally, our Online Banking servers are fault-tolerant, and provide for uninterrupted access, even in the event of various types of failures.

## **Privacy Compliance**

The Credit Union and all of its affiliates will comply with all applicable laws and regulations governing the privacy, confidentiality, security, and integrity of nonpublic personal information including the NCUA privacy rule (Part 716), the FTC privacy rule (Part 313) for affiliates, and all other applicable state and federal privacy laws and regulations as amended.

## **USA Patriot Act**

The USA Patriot Act requires all financial institutions to take extra security precautions to help the government fight the funding of terrorism and money laundering activities. Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account.

What this means for you: When you open a new account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We will also ask to see your driver's license or other government-issued photo I.D. You can rest assured that we will only request the information required by the law and that we will use the information only for purposes of complying with the law. Your privacy is our top concern, and we will respect and protect it as always, consistent with the law's requirements. We thank you for your understanding and for joining us in securing a safer tomorrow.

## **NCUA Share Insurance Coverage**



### **NCUA Share Insurance Coverage**

Connex Credit Union member deposits are insured by the NCUA (National Credit Union Administration), which is the federal agency that charters and supervises federal credit unions. NCUA also operates and manages the National Credit Union Share Insurance Fund (NCUSIF). Backed by the full-faith and credit of the U.S government, NCUSIF insures the accounts of millions of members in all federal credit unions and the vast majority of state-chartered credit unions.

Federally insured credit union member accounts are insured to at least \$250,000. Members are advised to review their accounts periodically and whenever they open new accounts or modify existing accounts to ensure that all of their funds continue to be insured. Also, there are ways to increase your insurance coverage.

To learn more, stop by any Connex branch or call us at 1.800.CR.UNION (1.800.278.6466).