

America's Christian Credit Union Online Privacy Notice.

Last updated August 30, 2019

At America's Christian Credit Union ("ACCU") we respect your right to privacy and are committed to maintaining the highest level of information security. This U.S. Online privacy notice applies to ACCU's digital properties ("sites") which includes: websites, micro-sites, landing pages, blogs, social media profiles, and mobile applications ("sites"). Further, this policy describes how our sites may collect, use and share information from and/or about you, and how we collect and use this information for, personalized servicing and advertising purposes.

Information we collect about you

When you visit an ACCU site(s) and interact with the property, and/or register for online banking you may be asked to provide contact information which may include:

- Your first and last name
- Your home/physical address
- Your mailing address (if different than physical address)
- An e-mail address
- A telephone number
- A tax identification number, and
- Any other identifier(s) that allows us to contact you and personalize content

Additional information we may collect and store includes: the IP address from which you access our site, the type of browser and operating system used to access our site, the type of device used to access our site, the date and time you access our site, the Internet address of the site from which you linked directly to our site, and the pages you visited and the information you request.

Our Online Banking service provider is Q2. Online Banking uses session cookies to authenticate your Online Banking session and securely move data to and from your browser to the host server. Session cookies, which are small data files that authenticate a user for Online Banking transactions, are used from this site.

Session cookies do not automatically have a set expiration date. The cookie information is stored in your PC's memory, and once the browser is closed, the information is lost. Cookies are necessary for security with Online Banking. Browsers must accept all the cookies the Online Banking server sends. If they are refused, the Online Banking session will not work. All cookies are lost as soon as you exit Online Banking.

Our website may have online surveys or forms where we will ask you for contact information such as your email address. You may opt out of receiving future mailings; see the choice/opt out section below. We never share the information collected with third parties. We have contests on our site from time-to-time where we might ask you for contact information. You may opt out of receiving future mailings: see the Opt-Out section below.

We track user traffic patterns throughout our site for the purposes of continual improvement in site(s) experience(s) and personalized/relevant content. However, this information is collected in aggregate across all users, or members of defined user groups; we do not correlate this information with data about individual users. We break down overall usage statistics according to domain name, browser type, and MIME (multi-purpose internet mail extension) type by reading this information from the browser string. We track search terms entered in search of products of americaschristiancu.com, or owned sites to measure the interests of visitors on our sites.

America's Christian Credit Union collects data about your activities that does not personally or directly identify you when you visit our website or the websites and online services where we display advertisements ("Publishers"). This information may include the pages you visit, when you visited the pages, how long you visited the page, or your location information associated with your IP address. We use the information we collect to serve you more relevant advertisements (referred to as "Retargeting"). We collect information about where you saw the ads we serve you and what ads you clicked on.

The Credit Union uses third-party vendors, including Google, Twitter, HubSpot, and Facebook which use cookies, UTM Codes, and tracking pixels to serve ads based on a user's prior visits to our website. These ads may contain cookies. You may see certain ads on other websites because we contract with Google and other companies to target our ads based on information we or they have collected, including information that was collected through automated means (such as cookies and web beacons). These companies also use automated technologies to collect information when you click on our ads, which helps track and manage the effectiveness of our marketing efforts. For further information regarding the privacy practices of our advertisement providers, please visit:

<http://www.google.com/privacypolicy.html>

<https://business.twitter.com/en/help/ads-policies/introduction-to-twitter-ads/twitter-ads-policies.html>

<https://legal.hubspot.com/privacy-policy>

<https://www.facebook.com/policies/ads>

Linking to Other Sites

Our site may contain links to other sites. If you follow links to sites not affiliated or controlled by ACCU, you should review their privacy and security policies and other terms and conditions, as they may be different from those of our Sites. ACCU does not guarantee and is not responsible for the privacy or security of these sites, including the accuracy, completeness, or reliability of their information.

Opt-Out

To opt out of third-party vendors' use of cookies, you may visit http://www.networkadvertising.org/managing/opt_out.asp.

We use remarketing codes to log when users view specific pages or take specific actions on a website. This allows us to provide targeted advertising, or personalized content in the future. If you do not wish to receive this type of advertising from us in the future you can opt out using the DoubleClick opt-out page

at https://www.google.com/settings/ads/onweb#display_optout or the Network Advertising Initiative opt-out page at http://www.networkadvertising.org/managing/opt_out.asp.

Our site provides you the opportunity to opt out of receiving communications from us at the point where we request information about you. You can use the following options for removing your information from our database or to not receive future communications.

- You can call us at (800) 343-6328;
- You can email us at privacy@americasccu.com;
- Write us at:

America's Christian Credit Union
2100 E Route 66
Glendora, CA 91740

Protecting children's privacy online.

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

<https://www.ftc.gov/tips-advice/business-center/privacy-and-security/children%27s-privacy>

This Online Privacy Notice is subject to change. Please review this notice periodically. The "Last Updated" date at the top of this notice will state when changes were last made to this notice. Your use of our website or mobile application signifies your acceptance to the changes on the revised notice.

Your privacy is important to us.

We understand the importance of protecting the privacy of our members. As such, we are committed to maintaining the confidentiality of each member's financial records consistent with state and federal laws.

[Federal Privacy Notice](#)

[California Privacy Notice](#)