

## Northwoods Credit Union Online Privacy Policy 1.2022



**OUR ONLINE PRIVACY PRACTICES** Keeping financial and personal information secure is one of our most important responsibilities. Northwoods Credit Union is committed to protecting the information of our members and other visitors who use our website. We value your trust and handle all personal information with care. As with information we collect through other means, we use the information you provide online to respond to your needs, service your accounts, and provide you with information about other services.

**SECURE TRANSMISSIONS** To ensure information remains confidential, Northwoods Credit Union uses encryption technology such as Secure Socket Layer (SSL) to protect information you enter and submit from our website.

**EMAIL SECURITY** Regular Internet email is not secure. You should never provide information that is sensitive or confidential such as your social security number, account number or PIN numbers. We ask that you do not send personal or account information through regular email.

**COOKIES** Cookies are pieces of information stored directly on the device you are using. Cookies we use do not contain or capture unencrypted Personal Information. Cookies allow us to collect information such as browser type, time spent on the site, pages visited, language preferences, and your relationship with us. We use the information for security purposes, to facilitate navigation, to display information more effectively, to personalize/tailor your experience while engaging with us, and to recognize your device to allow your use of our online products and services. We collect statistical information about the usage of the site in order to continually improve the design and functionality, to monitor responses to our advertisements and content, to understand how account holders and visitors use the site and to assist us with resolving questions regarding the site. We also utilize cookies for advertising purposes. Tracking technologies also used are beacons, tags, pixels, and scripts to collect and track information and to improve and analyze our website.

**LINKING TO OTHER SITES** To provide you with easy access to information, Northwoods Credit Union may provide links to other websites such as mortgage companies, insurance companies, government agencies. These links are provided as a convenience to our members. We do not guarantee or endorse any of the content in these links, and Northwoods Credit Union does not represent either the third party or the member if the two enter into a transaction. The privacy and security policies on these linked websites may differ from those practiced by Northwoods Credit Union. We encourage you to read the privacy policies of all websites you visit, especially before providing any personal non-public information.

**GOOGLE ANALYTICS** Many websites and apps use Google services to improve their content. When they integrate Google services, these sites and apps share information with Google. We use Google Analytics to better understand how users are visiting and using our sites. Google Analytics collects information such as how often users visit this site, what pages they visit when they do so, and what other sites they used prior to coming to this site. Google Analytics collects the IP address assigned to you on the date you visit this site, rather than your name or other identifying information. We do not combine the information collected through the use of Google Analytics with personally identifiable information. Although Google Analytics plants a cookie on your web browser to identify you as a unique user the next time you visit this site, the cookie cannot be used by anyone but Google. You may review further information about how Google Analytics collects and processes data and how to control the information sent to Google at "How Google uses information from sites or apps that use our services" at [google.com/policies/privacy/partners/](https://www.google.com/policies/privacy/partners/).

**CHILDREN** We do not knowingly solicit information from children under 13 without parental consent. Northwoods Credit Union is committed to protecting children's identities and information online.

**Northwoods Credit Union MOBILE APPS** Northwoods Credit Union Mobile App periodically collects, transmits, and uses geolocation information for enabling features such as, but not limited to, card use and alerts to prevent fraudulent activities, but only if the end user expressly authorizes collection of such information. Geolocation information can be monitored on a continuous basis in the background only while the feature(s) are being used or not at all, depending on the end user's selection. The end user can change his/her/their location permissions at any time in their device settings.

**PRIVACY POLICY** To learn what Northwoods Credit Union does with your personal information please view our Privacy Notice or contact us by mail, phone, or email.