WOODSTONE CREDIT UNION'S ONLINE PRIVACY STATEMENT

This Online Privacy Statement ("Statement") applies to the sites identified below, collectively referred to in this statement as "sites."

- Woodstone Credit Union ("WCU") site accessible at woodstonecu.org
- Woodstone Financial Strategies site accessible at woodstonefs.org
- WCU's online banking application and bill payer service
- WCU's mobile banking application ("app") accessible through the Apple App Store and Google Play

By using the above-listed sites, users signify their agreement to this statement's terms and conditions.

This statement explains the data privacy and data security practices applicable to our sites. This statement is in addition to WCU's Privacy Policy available at https://www.woodstonecu.org/ShowBinary.ashx?ID=1108. Our Privacy Policy explains how we may collect, use, and share your information.

All website content is made available for informational purposes to current and prospective members. We try to ensure that all information on our sites remains secure and confidential.

What is personal information?

"Personal information" means any details that might potentially identify any individual, such as information provided via forms, surveys, applications, and the like. Personal information may include an individual's name, postal or email address, telephone, fax or mobile number, location, and/or account number.

Personal information that we and/or third-party vendors may collect about you through your interaction with our sites includes information that you provide, such as your name, mailing address, email address, and other contact information; data resulting from your activity, such as transaction information; and limited location information (for example, a zip code to help you find a nearby ATM). We may also collect payment card information, social security numbers, and driver's license numbers when you provide such information while using our sites. We will retain your personal information for as long as your account is active or as long as we need to provide you the desired services. We will retain and use your information as necessary to comply with our legal obligations, resolve disputes, and enforce our agreements.

Sharing of your personal information

Please see Woodstone Credit Union's Privacy Policy for more information on personal information sharing.

Other information we may collect

"Non-Personal Information" is any information other than personal information that doesn't directly identify any individual, such as browser information, information collected through cookies or other technologies, demographic information, other information provided by you such as your date of birth or household income, as well as aggregated data that doesn't identify any particular person.

Sharing of your personal information

Browsers	Some browsers collect information such as your Media Access Control (MAC) address, device type, screen resolution, operating system version, and internet browser type and version. We use this information to ensure the sites function properly and for security purposes.

How we collect and use non-personal information

Cookies	Cookies are pieces of data assigned by a web server to the browser on your computer or device. Cookies help websites keep track of your preferences and recognize your return visits. When you return to a previously visited website, your browser lets the server know that you, an otherwise anonymous user, have previously visited this site. Cookies make your online interactions richer and more personalized based on the products and services you use. Cookies do not contain viruses or malware, nor do they disclose personal information.
	Cookies help us keep your transactions with us secure when you bank online. We also use cookies

	for purposes such as maintaining continuity during an online session, gathering data about the use of our site, serving you appropriate content and information, and/or monitoring our online promotions. This information helps us inform you about additional products or services that may be of interest to you. We recommend that you complete your online transactions and sign out of apps and sites before surfing other sites or apps. We also suggest that you do not surf other sites or use other apps during your online banking session. The browsers of most computers, smartphones, and other internet-accessible devices accept cookies by default. You can refuse to accept cookies, in part or in whole, through your browser settings. You will need to manage your cookie settings for each device and browser you use. If you choose to reject cookies, you may not be able to take advantage of the full functionality of our sites or our app. Also, you may not receive customized advertising or other offers that may be relevant to your interests and needs. You may also experience inconvenience in your use of our sites and our app as well as when using other online products and services.
Remarketing	WCU and third-party vendors, including Google and Facebook, use cookies to advertise across various third-party marketing networks and platforms based on visitors' engagement with WCU sites and/or social media channels. WCU and these third-party vendors show WCU ads on sites across the internet through their various marketing networks and platforms. WCU and these third-party vendors use cookies to serve ads across their various marketing networks and platforms based on a user's past visits to WCU sites and/or social media channels. You can opt out of Google's use of cookies by visiting Google's Ads Settings. Alternatively, you can opt out of other third-party vendors' use of cookies by visiting the Network Advertising Initiative opt-out page. You can also modify your Facebook settings. And, again, you can also block third-party cookies by modifying your browser settings. Keep in mind: taking these measures may limit your online experience.
IP Address	Your IP address is a number automatically assigned by your Internet Service Provider (ISP) to the device you're using. WCU and/or third-party vendors identify and log your IP address in our server log files whenever you visit our sites along with the time of your visit and the page(s) you visited. Collecting IP addresses is a standard practice and is done automatically by many websites. WCU and/or third-party vendors use IP addresses for purposes such as calculating sites' usage levels, helping diagnose server problems, for compliance and security purposes, for marketing and remarketing purposes, and for otherwise administering to sites.
Aggregated Data	Aggregated data is data that we may create or compile from various sources including, but not limited to, accounts and transactions. We use this information, which is not personal information, for our business purposes, which may include offering products or services, research, marketing or analyzing market trends, and other purposes consistent with applicable laws.
Additional information	
Mobile applications	WCU's Mobile Application ("App") allows you to access your account balances and holdings, make deposits and transfers, and pay bills from your mobile device. This statement applies to any personal information or other information that we may collect through this app.
Social media sites	WCU has a presence on social media platforms including, but not limited to, Facebook, Twitter, LinkedIn, and Google+ that enable online sharing and collaboration among users who have registered to use such sites and their apps. Any content, such as pictures, information, or opinions that you post on social media pages, or any personal information that you make available to other participants on these social platforms, is subject to the terms of use and privacy policies of those hosting platforms.
Security	To protect your personal information from unauthorized access and use, we use security measures that comply with applicable federal and state laws. These measures may include device safeguards and secured files and buildings, as well as oversight of our third-party service providers to ensure

	your information remains confidential and secure. You should take additional security precautions as you deem appropriate.
Children's privacy and security	WCU sites are not intended for children under the age of 13. We do not knowingly collect, maintain, or use personal information from our sites about children under the age of 13 without parental consent. For more information about the Children's Online Privacy Protection Act (COPPA), please visit the Federal Trade Commission website, www.ftc.gov.
Using third-party aggregation services	Aggregation websites and apps can enable you to access multiple accounts from different sources (such as your accounts with us or with other financial institutions) so that you can view all your account information at one online location and/or through one app. To do this, an aggregation provider may request access to your personal information, such as financial information, usernames, and/or passwords. We strongly recommend that use caution and ensure that the aggregator has appropriate policies and practices to protect the privacy and security of any information you provide or to which they are gaining access. We are not responsible for the use or disclosure of any personal information accessed by any company or person. If you provide your username, password, or other information about your accounts with us to an aggregation website, we'll consider that you've authorized all transactions or actions initiated by an aggregation website using access information you provide, whether or not you were aware of a specific transaction or action. If you decide to revoke the aggregation website's authority, you should change your password for the sites to ensure that the aggregation website cannot continue to access your account.
Ensuring accurate information	Keeping your account information accurate and updated is very important. If your account information is incomplete or inaccurate, please call 1-800-334-9828 to update your account record.
Social security numbers	As required by law, in the normal course of business, WCU collects Social Security numbers in establishing and maintaining member accounts. We implement reasonable measures to protect the confidentiality of Social Security numbers, to prohibit unlawful disclosure of Social Security numbers and to limit access to Social Security numbers.
Links to other websites	WCU's sites may contain links to third-party websites. Although these links were established to provide you useful information, WCU does not control and is not responsible for any of these websites or their contents. We do not know or control what information third-party websites may collect regarding your information. WCU provides these links to you only as a convenience, and WCU does not endorse or make any representations about using such third-party websites or any information, software, or other products or materials found there, or any results that may be obtained from using them. We encourage you to review the privacy statements of websites you choose to visit from the WCU site so that you can understand how those websites collect, use, and share your information. WCU is not responsible for the content, security, or privacy practices of linked websites.
Updates to this privacy statement	If it is necessary to make changes, we will update this privacy statement and indicate a new effective date.