

PRIVACY POLICY

Coastland Federal Credit Union recognizes the importance of protecting the privacy of personal information about our members and others who visit our website. We understand that your personal and financial information is important to you. Therefore, we have developed the following Website Privacy Policy.

General Information Areas: The Credit Union collects information about your visit on an anonymous, aggregate basis, including: the date, length of visits, number of times each page is visited, the web address of the site that you linked to our site from and the internet service provider used to access our website, but not the email address. This information allows us to track website use, measure site traffic and improve site navigation to better serve our members and website visitors. The information gathered is used for internal purposes only.

Collection + Use of Personal Information: The Credit Union collects, uses and retains only personal information that is necessary to conduct business. We use the information to complete the request and/or transaction. This information may also be used for identification purposes when you contact us.

Maintenance + Accuracy of Your Information: Coastland FCU continually strives to maintain complete and accurate information about our members and their accounts. If at any time you believe that our records contain inaccurate or incomplete information about you or your accounts, please notify us. We will investigate your concerns and correct any inaccuracies in a timely manner.

Employee Access to Member Information: Coastland educates its employees to understand the vital importance of maintaining the confidentiality of all member information. Only employees with a business reason for knowing your personal information are permitted access to your information.

Restrictions on Sharing Information: Coastland follows strict privacy procedures protecting your personal information. In addition, the Credit Union requires all third parties with a business need to access this information to adhere to similar and equally stringent privacy policies. Coastland will not disclose information to third parties concerning members' accounts with the Credit Union, except:

- ✓ Whenever it is necessary for completing transactions
- ✓ To verify the existence and condition of your account to a third party such as a credit bureau or merchant
- ✓ To comply with a government agency, court order, applicable law or regulation
- ✓ If you give us permission, which we may require to be in writing
- ✓ Whenever it involves a claim by or against us concerning a deposit or withdrawal from your account

NOTE: The Credit Union will not authorize a third party to charge a member's account without his or her express consent, and will not sell personal information to telemarketing firms. The Credit Union will not provide account numbers or personal access numbers to any nonaffiliated third party for marketing purposes.

Maintaining Member Privacy in Our Business Relationships: From time to time, we contract with outside vendors and other businesses to perform specific services for us. Whenever the Credit Union forms a partnership with another organization, Coastland requires that the other organization conform to the Credit Union's strict privacy policies. Coastland will only furnish the personal information that other organizations may need to provide their products and services to Credit Union members.

Protection of Information via Established Security Procedures: We maintain appropriate security standards and procedures regarding unauthorized access to member information.

Online Banking Access: If you visit a secure area on our website, such as Online Banking, you will be asked to provide your account number and password. This required password feature allows the credit union to securely regulate entry into your personal financial information. However, you must ensure that your account number and password are safeguarded against unauthorized use. We strongly recommend you do not share your account number and/or password with anyone. Your account number and/or password will not be sold or made available to third parties by the Credit Union.

Email Messages: Certain areas on our website allow you to submit information to us via email. We will collect and retain the email address, along with the information contained in the message, and will use it primarily to follow-up with you, to meet legal and regulatory requirements, and for marketing and/or research and development purposes. Please be advised that email messages you send may not be secure against interception by unauthorized third parties. Therefore, you should avoid sending any confidential and/or sensitive information to us by email or recognize that it may not be secure if you do so.

LEGAL NOTICE

Disclaimer of Warranties + Liabilities: All information provided on the website is believed by us to be accurate and reliable as of the date posted on the site. However, due to the possibility of human and mechanical error, as well as other factors, we are not responsible for errors or omissions from the information contained in this website. All of the information, materials, and functions contained in our website are provided on an "As Is" basis without warranties of any kind, expressed or implied, including, but not limited to: warranties or merchantability, fitness for a particular purpose, or freedom from computer virus. We do not warrant the adequacy, timeliness, or completeness of the information and materials included in our website or in other sites linked to or from our website, or that the functions provided will be uninterrupted or error-free. We expressly disclaim any liability for any errors in or omissions from information, materials and functions included in our website or any other sites linked to or from our website.

In no event will we be liable for any direct or indirect, special, incidental, consequential or punitive damages or lost profits arising in connection with your use of this website, or any interruption in the availability of our website, delay in operation or transmission computer virus, loss of data, or otherwise, even if we have been advised of the possibility of such damages or losses.

Third Party Links: Coastland and this website may link you to other websites on the internet. Coastland is not responsible or liable to you in connection with such websites. WHEN YOU ACCESS THESE WEBSITES AND THE SERVICES AVAILABLE THERETO, YOUR RIGHTS AND OBLIGATIONS WILL BE GOVERNED BY THE AGREEMENTS AND POLICIES RELATING TO THE USE OF THOSE SERVICES. The inclusion of links to such website or promotional materials relating to such websites does not imply any endorsement of such websites or the material on such websites by Coastland.

SECURITY STATEMENT

Welcome to our Online Banking! Coastland is committed to making your Online Banking experience safe and secure. Our Online Banking service provides security technology to protect the data of our members and for the Credit Union. We have taken many measures to ensure your privacy.

Information Encoding: We use encoding technology to ensure that your private information cannot be easily translated. On our Online Banking service your information never travels the internet without encryption protection.

Account Numbers + Names: Coastland does not display your account numbers over the internet. Instead, you will see the account type i.e. primary checking and will have the option to change to a “pseudo” name for each of your accounts.

Online Banking Information: In order to access Coastland’s Online Banking, you must enter your account number and Online Banking Password. If you don’t know your password, please contact us at 504.834.2780 or toll free at 888.561.5610.

Initial Login: First time users will have to set up three security questions. At each login one of these three questions will be asked as part of Coastland’s authentication process. By accessing Online Banking and completing the enrollment process you agree to these terms and conditions set forth in this document.

Automatic Log-Off: If you are logged on to our Online Banking service, but do not perform any activity for 10 minutes, you will not be able to proceed until you “re-log” on to the system.

Additional Security Measures: We have sophisticated firewalls and authentication processes to ensure that only authorized individuals are allowed to enter our system. A firewall is either a hardware or software component that services as a secure entrance to a system. A firewall can allow only specific parties to cross the path and access the system.

Protect your Online Banking Account Information: Coastland works to protect your banking privacy. However, you also play an important role in protecting your account(s). Here are some steps you can take to ensure that your Online Banking account(s) information is protected:

- ✓ When sending the Credit Union email, do not reveal your full account number—instead, give us your full name and describe your accounts by type description only— for multiple account information, give us the name and relationship to you
- ✓ Do not reveal your account number or PIN to anyone else—your account number and PIN are designed to protect your banking information, but that will only work if you keep them to yourself
- ✓ Change your Online Banking PIN frequently—you can change this online through the “My Accounts” tab
- ✓ Do not walk away from your computer if you are in the middle of an Online Banking session
- ✓ Once you have finished your Online Banking session, log-off before visiting other internet sites
- ✓ In addition, when leaving your computer close your browser
- ✓ If you notice any suspicious or unusual activity related to any of your accounts, contact us immediately at 504.834.2780 or toll free at 888.561.5610, or by email at memberservices@coastlandfcu.com

Date of Last Update: The terms of this document were last updated September 2016. If you have any questions regarding these Terms of Use, the Site, or the Services, please contact memberservices@coastlandfcu.com