

Beacon Community Credit Union
Online Privacy Policy

Throughout this Online Privacy Policy, “we”, “us”, or “our” refers to Beacon Community Credit Union and the Site refers to this website.

We are dedicated to protecting your privacy while you are using or accessing this Site. Beacon Community Credit Union is serious about safeguarding your personal and financial information. We use a combination of state-of-the art technology to help protect you and your information against unauthorized access. When you apply for a Beacon Community Credit Union product using an online application, you will be required to provide personal information that is necessary to process your request. To ensure that your information remains confidential, it is sent to Beacon CCU utilizing Secure Socket Layer (SSL) technology 128-bit encryption.

To collect information from your visit to Beacon Community Credit Union’s website, a small file called a “cookie” is placed on your computer’s hard drive by the Web server. Examples of the information collected include the date and time of your visit, the internet protocol address your computer was assigned, and the pages you accessed on our website. We use this information to understand how users interact with our website and to make improvements as deemed appropriate. The information we may collect will remain strictly confidential, as we do not disclose cookie information to non-affiliated third parties nor to affiliates. While most web browsers automatically accept “cookies”, users are capable of preventing their web browser from using the cookies stored in their personal computer’s hard drive, or even accepting cookies. Since cookies are required to maintain a secure internet connection between you and our website, please be aware that if you disable cookies, you may encounter difficulty using certain features of our website and slow the online performance.

This Online Privacy Policy applies solely to the Site. Once you enter another web site, via a link provided on the Site or by other methods, we are no longer responsible for the privacy practices of the linked site. You should review the privacy statements of those web sites as posted on the individual web sites. We may provide links to non-Beacon Community Credit Union websites, such as credit bureaus or merchants. If you follow links to websites not controlled by Beacon Community Credit Union, you should review their privacy policies and other terms, as they may be different from those of our site. Beacon Community Credit Union does not guarantee and is not responsible for the privacy or security of these websites, including the accuracy, completeness, reliability, or suitability of their information. Beacon Community Credit Union provides experiences on social media platforms such as Facebook, Twitter, and YouTube, that enable online sharing and collaboration among users who have registered to use them. Any contact you post, such as pictures, information, opinions, 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 platforms. Please refer to them to better understand your rights and obligations with regard to such content. In addition, please note that when visiting any official Beacon Community Credit Union social media page, you are also subject to the Terms and Conditions of the Beacon Community Credit Union Consumer Privacy Policy Notice.

We reserve the right to collect use and user statistics from the Site. Use and user statistics will be used to track information such as visitor interests, which may be used to enhance and improve the Site in the future; however, such use and user statistics do not include personally identifiable information. Generally, no personally identifiable information is tracked or collected on the generally accessible

portions of the Site, unless you voluntarily provide such information to us via web forms or surveys on the Site. However, if you access certain portions of the Site by using a particular account authorized by us and/or a user name and password, certain information including your user name and password will be collected and identified with the information we have on file for that user name, and the information and materials you access and actions you take while logged on with that user name, will be tracked by us.

We do not sell or otherwise distribute names or other personally identifiable information to third parties for direct marketing, sales or any other purposes. Except as noted herein, any personally identifiable information received by us is used solely for internal purposes and is not shared with any nonaffiliated organizations unless required to do so by law, upon governmental request or in response to a court order.

The Site is not designed or intended to attract children under the age of 13. We do not collect any personally identifiable information, whether or not such information is voluntarily provided, from any person we actually know is under the age of 13. If a parent or guardian accesses the Site on behalf of a person under the age of 13, that parent or guardian is responsible for protecting that child's personally identifiable information. Your child's online privacy is protected by the Children's Online Privacy Protection Act (COPPA).

How You Can Protect Yourself

User ID and Password – To access certain online services, you may have been assigned a unique User ID and Password that is for your use only. Your User ID and Password are designed to protect you by confirming your identity to the computer network system. To prevent unauthorized access to your accounts, it is very important to keep your User ID and Password confidential.

E-Mail

When you send us an e-mail that is general in nature and we respond, these are generally not secure. A secure (encrypted) e-mail form is available as appropriate for e-mails that contain personal information that should remain secure.

For questions, comments or assistance, please contact Beacon Community Credit Union at 502-366-6022 or by writing us at:

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