

This Online Privacy Policy (Policy) applies to this Honor Credit Union online interface (i.e., website or mobile application) and any Honor Credit Union affiliate or subsidiary online interface that links to this Policy, (each, a Site, and, collectively, Sites). The term “Honor Credit Union” or “we” or “us” or “our” in this Policy refers to affiliates or subsidiaries of Honor Credit Union that link to this Policy. This Policy describes how Sites may collect, use and share information from or about you, and explains how information may be collected and used for advertising purposes.

For account holders and visitors to this Site, we will use and share any information that we collect from or about you in accordance with the Honor Credit Union Privacy Notice, which provides choices in the use and sharing of information. By using the Site, you agree to the terms and conditions of this Policy.

USA PATRIOT ACT

To help the government fight the funding of terrorism and money-laundering activities, federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account.

What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

PROTECTING CHILDREN'S PRIVACY ONLINE

The Children's Online Privacy Protection Act (COPPA) was passed by Congress in October 1998, with a requirement that the Federal Trade Commission (FTC) issue and enforce rules concerning children's online privacy. The primary goal of the Act and the Rule is to place parents in control over what information is collected from their children online. Honor Credit Union does not knowingly collect, nor is our web site designed or directed to use personal information from children under the age of 13 without containing verifiable consent from their parents.

INTERNET COOKIES

To provide better service and a more effective web site, the credit union may use cookies as part of our interaction with your Internet browser. A cookie is a small text file placed on your hard drive by our web page server. A cookie cannot retrieve any other data from your hard drive, pass on computer viruses or capture your e-mail address. Cookies are commonly used on web sites and do not harm your system.

We may use cookies in places where you may need to register, such as online banking, or where you are able to customize the information you see. Recording a cookie at such points makes your online experience easier and more personalized. We may also use cookies to identify what sections of our site our members visit most so we can continue to provide information on the products and services in which our members have demonstrated an interest. These cookies do not collect personally identifiable information and we do not combine information collected through cookies with other personal information to determine who you are or your email address. By configuring your preferences or options in your Internet browser, you can control if and how a cookie will be accepted.

THIRD PARTY WEBSITES

Honor Credit Union hosts several links to third party vendors on their website in hopes of providing quick and easy access to information related to your financial needs. Please keep in mind the following statements when accessing third party vendors:

- The member is leaving the credit union's website
- The member is linking to an alternate website not operated by the credit union
- The credit union is not responsible for the content of the alternate website
- The credit union does not represent either the third party or the member if the two enter into a transaction
- Privacy and security policies may differ from those practiced by the credit union

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HOW WE USE PERSONAL INFORMATION

We may use Personal Information:

- To respond to your inquiries and fulfill your requests
- To inform you about important information regarding the Site, products or services for which you apply or may be interested in applying for, or in which you are already enrolled, changes to terms, conditions, and policies and/or other administrative information
- To deliver marketing communications that we believe may be of interest to you, including, ads or offers tailored to you
- To personalize your experience on the Site
- To allow you to apply for products or services (e.g., to prequalify for a mortgage, apply for a credit card, or to open a retirement account, investment account or other financial product) and evaluate your eligibility for such products or services
- To verify your identity and/or location (or the identity or location of your representative or agent) in order to allow access to your accounts, conduct online transactions and to maintain measures aimed at preventing fraud and protecting the security of account and Personal Information
- To allow you to participate in surveys and other forms of market research, sweepstakes, contests and similar promotions and to administer these activities. Some of these activities have additional rules, which may contain additional information about how Personal Information is used and shared
- To allow you to use some Site financial planning tools. Information that you enter into one of these planning tools may be stored for future access and use. You have the option not to save the information
- Collected through our social media pages and other online interactions with you to assist in verifying your identity and account status. We may combine this online information with information collected from offline sources or information we already have
- For business purposes, including data analysis, audits, developing and improving products and services, enhancing the Site, identifying usage trends and determining the effectiveness of promotional campaigns
- For risk control, for fraud detection and prevention, to comply with laws and regulations, and to comply with other legal process and law enforcement requirements
- To allow you to utilize features within our Sites by granting us access to information from your device such as contact lists, or geo-location when you request certain services

OPTING OUT AND YOUR PRIVACY RIGHTS

To learn more about or opt-out of interest-based advertising, please visit the industry opt-out pages operated by the Network Advertising Initiative and by the Digital Advertising Alliance To obtain more information and/or to opt-out of personalized advertising for Google and its partners sites, use the following link: <http://adssettings.google.com>. Please note, even if you opt-out of interest based advertising, you may still see other kinds of non-interest based advertising from us.

HAVE QUESTIONS?

We respect your privacy and we work hard to protect your personal information. If you have any questions, please call Honor Credit Union at 800.442.2800.

