



Pen Air Credit Union (PACU) Online Privacy Policy

We understand how important personal privacy is to you. As a result, we have adopted the following Privacy Policy, in order to better serve you, our valued Member.

Privacy Concerns of Our Members

Your privacy and security concerning your personal affairs is of the utmost importance to us. We have implemented standards and procedures designed to prevent the misuse of information you have entrusted to us. These standards and procedures are based on applicable federal laws and state statutes that govern how we handle your account with us.

Collection and Retention of Member Information

We automatically collect the date and time of your visit, the internet provider address you were assigned, location services, and the pages you access on our web site. If you participate in any surveys and/or site registrations, we retain that information as well. The information we obtain from you remains strictly confidential. Examples of how member information may be used include but are not limited to: 1) To improve our services; 2) To notify you about updates or enhancements 3) To contact you for special promotions. 4) push notifications to your phones as well as potential to use beacons and geo-fencing.

Collection and Retention of E-Mail Addresses

If you choose to provide us with your e-mail address, it will be used in the manner specified by you. This information will not be sold to third parties. If you authorize it, we provide your e-mail address to a third-party vendor we hire to provide services to you.

Access to Confidential Information by Employees

Your right to privacy is a top priority. We have policies and procedures that limit our employees' access to personal information regarding your account. Through our standard operating procedures, we educate our employees regarding the need for confidentiality associated with our Members' accounts.

Maintaining Accurate Member Information

Our goal is to ensure your records are current, accurate, and complete. If you make us aware of inaccurate information, we will respond to your inquiry in a timely manner.

Our Security Procedures to Protect Information

We use security features on the Online Banking platform to help prevent unauthorized access to your information. We update and test our security as necessary to improve the protection of information and its integrity.

Disclosure of Member Account Information

We may provide personally identifiable information about you to a third party such as a vendor or service company that we hire to prepare your account statements or to provide support or services for one or more of our products (affiliate). These vendors and service companies have agreed to safeguard our confidential information about you, and any products and services that you use.



Except as stated above, we will not knowingly reveal any account information or other personally identifiable information to a third party not affiliated with Pen Air CU, unless one of the following applies: 1) The information is required in order to complete a transaction initiated by you; 2) You request or authorize the disclosure of information; 3) We are required or allowed to by law; or 4) The information is provided to a reputable credit bureau or similar information reporting agency.

Our Sites are designed for optimal viewing with cookies enabled (cookies are small text files that collect internet traffic data). For example, cookies store your preferences for when you visit our Sites. If your web browser settings allow cookies, our Sites will utilize them. You may disable or remove cookies by accessing your web browser settings. Our Sites will still function without cookies, but some features may not work properly. Please note that due to a lack of consistent standards across browsers, our Sites may not respond to "do not track" browser settings. We do not monitor your online activities after you leave our Sites.

Please Note: E-mail sent to PACU may be used by the credit union's staff and volunteers to answer questions, to follow up on suggestions or to improve the level of service PACU provides. E-mail may not be secured and is subject to interception by unauthorized individuals. Therefore, if you wish to communicate sensitive or personal information, you may send it by postal service or use our Secure Messaging.

Use of this system constitutes consent to security testing and monitoring. ALL network traffic on this system is constantly monitored for security, copyright, and statistical purposes. Unauthorized attempts to upload or change information, to download this entire web site, or otherwise cause damage is strictly prohibited and may be punishable under the Computer Fraud and Abuse Act of 1986 and any other applicable local, state, federal and/or international laws. If you have any questions or comments concerning our Privacy Policy, you may contact us by online message or by telephone at 850.505.3200 or 1.877.4PENAIR (toll free).

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