rize
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ONLINE PRIVACY POLICY

Effective June 17, 2024

Purpose

To effectively communicate Rize Federal Credit Union's (RizeCU) policy regarding the privacy of personal information of persons visiting rizecu.com.

Introduction

RizeCU understands the importance of protecting your privacy. Our goal is to maintain your trust and confidence when handling your personal information. We are committed to maintaining the confidentiality of your personal information consistent with state and federal laws. This Online Privacy Policy ("Policy") describes how RizeCU collects, uses, shares, and protects information when you visit or use scefcu.org ("the Website"). By using the Website, you consent to the terms and conditions of this Policy, including your consent to our use and disclosure of information in the manner described in this Policy. The term "us," "we" or "our" in this Policy refers to RizeCU.

Collecting, using & sharing information

How we collect information

"Cookies" are pieces of information stored directly on your computer, smartphone or other internet access device. Browser cookies are assigned by a web server to the browser on your device. When you return to a website you have visited before, your browser gives this data back to the server. When you visit the Website, we may use cookies and information gathered through their use to personalize your experience with us based on the products, services and other interactions. Information gathered through the use of cookies may be used to make offers to you via online ads, email, mail or phone, subject to the privacy preferences you have on file with RizeCU. Cookies we use do not contain or capture unencrypted personal information.

The browsers of most computers, smartphones and other internet access devices are set up to accept cookies. You can refuse to accept these cookies through your browser settings. You will need to manage your cookie settings for each device and browser. If you choose to reject cookies, you may not be able to use the full functionality of the Website. For example, if we are not able to recognize your device, you will need to answer a challenge question each time you log on. You also may not receive customized advertising or other offers relevant to your interests and needs.

How we respond to "do not track" signals

"Do Not Track" ("DNT") refers to an HTTP header used by Internet web browsers to request an application disable its tracking or cross-site user tracking. When DNT is enabled, a user's web browser adds a header to content requests indicating the user does not want to be tracked. Applicable law requires us to disclose how we respond to web browser DNT signals. We do not respond to or take any action with respect to a DNT configuration set in your internet browser, and therefore, there is no reason to disable tracking related to RizeCU's online presence.

Personal information we collect

When you interact with us via our Website, we will not obtain personal information about you unless you choose to provide such information. Personal information we may collect about you through online interaction includes information 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 will retain your personal information for as long as your account is active or as needed to provide services. We will retain and use your information as necessary to comply with our legal obligations, resolve disputes, and enforce our agreements.

Other information we collect

In addition to the personal information described above, we also collect anonymous demographic information, which is not unique to you, such as your zip code, region, preferences, interests, and favorites. We may also automatically collect information about your computer hardware, such as the IP address of your device, the type of operating system and browser you use, search engine used, access times, referring website addresses, the parts of our Website you access, and the sites you visit next.

The role of cookies and other online tracking technologies

We, or our service providers, and other companies we work with may deploy and use cookies, web beacons, local shared objects and other tracking technologies for various purposes, such as fraud prevention and to promote our products and services. Some of these tracking tools may detect characteristics or settings of the specific device accessing our online services.

Clear GIFs, pixel tags or web beacons – which are typically one-pixel, transparent images located on a webpage or in an email or other message – or similar technologies may be used on our sites and in some of our digital communications (such as email or other marketing messages). They may also be used when served advertisements, or you otherwise interact with advertisements outside of our online services. These are principally used to help recognize users, assess traffic patterns and measure engagement.

"First party" cookies are stored by the domain (website) you are visitng directly. They allow the website's owner to collect analytics data, remember language settings, and perform useful functions that help provide a good experience. "Third-party" cookies are created by domains other than the one you are visiting directly, hence the name third-party. They may be used for cross-site tracking, retargeting and ad-serving. We also believe cookies fall into the following general categories:

- Essential Cookies: These are a website's basic form of memory, used to store the preferences selected by a user on a given site. As the name implies, they are essential to a website's functionality and cannot be disabled by users. For example, an essential cookie may be used to prevent users from having to log in each time they visit a new page in the same session.
- Performance and Function Cookies: These are used to enhance the performance and functionality of a website, but are not essential to its use. However, without these cookies, certain functions (like videos) may become unavailable.
- Analytics and Customization Cookies: These track user activity, so website owners can better understand how their site is being accessed and used.
- Advertising Cookies: These are used to customize a user's ad experience on a website. Using the data collected from these cookies, websites can prevent the same ad from appearing again and again, remember user ad preferences, and tailor which ads appear based on a user's online activities.

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- Geolocation Cookies: These allow us to determine your location in order to provide information you request, such as the location of the nearest branch or ATM through the Mobile App. If enabled, your location data may be collected while the app is closed or not in use. You may disable or adjust the Location Services at any time through your mobile device's settings.

Third party widgets

We may allow certain widgets (e.g., social share buttons) on our Website allowing users to easily share information on another platform, such as social media. The third parties that own these widgets may have access to information about your browsing on pages of our Website where these widgets are placed. You may wish to review information at the third party sites, such as social media platforms where you have an account, to determine how these third parties collect and use such information.

How we use information

In addition to the uses described above, we use the information for purposes as allowed by law, such as:

- To process applications and transactions;
- To service your accounts with us;
- To send you important information regarding the Website, changes to terms, conditions and/or policies;
- To track Website usage, such as number of hits, pages visited, and the length of user sessions in order to evaluate the usefulness of our Website;
- To verify your identity (such as when you access your account information);
- To respond to your requests and to communicate with you;
- To send you marketing communications that we believe may be of interest to you;
- To allow you to participate in surveys, sweepstakes, contests and similar promotions;
- For our business purposes, including data analysis, developing and improving our products and services, and enhancing our Website;
- To resolve disputes and prevent and defend claims;
- To protect our rights and property;
- To comply with laws and regulations; and
- To prevent fraud and enhance the security of our Website.

How we share your information with third parties

If you are an RizeCU member, we will use and share any information we collect from or about you in accordance with our Privacy Policy.

RizeCU may share the information we collect from and about you with service providers with whom we work, such as data processors and companies that help us market products and services. When permitted or required by law, we may share information with additional third parties for purposes including response to legal process. Where appropriate, we will limit sharing of your information in accordance with our Privacy Policy.

We do not partner with third parties for the purposes of engaging in online behavioral tracking, nor do we permit third parties to collect from the RizeCU Website personally identifiable information about your online activities.

Children's Online Information Privacy

Our website is not intended for children under the age of 13. We do not knowingly collect, maintain, or use personally identifiable information from our Website about children under the age of 13 without parental consent. For more information about the Children's Online Privacy Protection Act (COPPA), visit the Federal Trade Commission website.

Updating your personal information

Keeping your account information up-to-date is important. You can access and/or update your personal information in connection with your account or application by logging on to Digital Banking or by calling our Contact Center at 800.866.6474.

Security

Security measures have been implemented to improve Digital Banking security. The login security uses a verification code to authenticate yourself via text message and/or a voice call to ensure it's you trying to access your Digital Banking accounts. The options on how to receive your verification codes are provided during the login security setup. Login Security allows us to recognize you as the true owner of your account by recognizing not only your login information but also your computer. If we don't recognize your computer, you will be requested to receive a new verification code. This adds an additional layer of protection from fraud and identity theft by preventing unauthorized access to your secure financial information.

Linking to other websites

The RizeCU Website may contain links to third party websites. Although these links are to provide you with access to useful information, RizeCU 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 personal information. RizeCU provides these links to you only as a convenience, and RizeCU 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 link to from the RizeCU Website so you can understand how those websites collect, use, and share your information. RizeCU is not responsible for the security or privacy practices of the linked websites.

Updates to this Online Privacy Policy

From time to time, we may change this Policy. The effective date of this Policy, as indicated above, reflects the last time this Policy was revised. Any changes to this Policy will become effective when we post the revised Policy on our Website. Your use of the Website following these changes means you accept the revised Policy.