

Privacy & Terms of Use

By using this **Tech Credit Union** website, you accept the Terms of Use and privacy practices as described below.

Unauthorized use of Tech Credit Union's websites and systems, including but not limited to unauthorized entry into Tech Credit Union's systems, misuse of passwords, or misuse of any information posted to a site, is strictly prohibited.

Tech Credit Union recognizes the importance of protecting the privacy of personal identifying information about you as a user of our website. This document describes our policy regarding the treatment of information received about you during visits to our website. The amount and type of information we receive depends on how you use our site. By using this site, you are agreeing to the terms of our Privacy Policy and agree not to hold Tech Credit Union liable for unknown errors in the system's programming which can cause losses. Furthermore, Tech CU promotes the use of currently updated anti-virus software when using the Internet and is not liable for problems or damages encountered when visiting this site. Tech Credit Union is not liable for content or availability of linked sites. If you use secure areas of this site that require you to log in, you agree to protect your password and notify the credit union of any unauthorized use.

We recommend that you log-off from each Online Banking session when done and close your browser to protect your personal information. This is especially important if the computer you are using to access our Online Banking services may be used by others - such as at a library, school, or cyber cafe. For added security, you may set a "time-out" preference as short as 10 minutes by clicking on the "User Options" feature in Online Banking. Your timeout period determines the amount of time between pages that your session is valid. A lower time setting offers more security, while longer time offers more convenience.

Web Site Usage

You can visit Tech Credit Union's website to read service information or to use our online tools (calculators, etc.) without telling us who you are and without revealing any personal information. The only information we collect and store during normal website usage is the name of your Internet service provider, the pages you request, and the date and time of those requests. This information is used to generate statistics and measure site activity to improve the usefulness of visits. During normal website usage, we do not collect or store personally identifiable information. As a user of this site, you are responsible for ensuring that your use complies with all laws.

Collection of Personally Identifiable Information

We consider personally identifying information to be that information a user voluntarily provides us via a secure e-mail form or information exchanged through a secure connection such as in a transaction environment. This information can include, but is not limited to your name, address, phone number, account numbers, personal identification numbers, and account information.

We do not collect personal identifying information about a user except for information that is voluntarily provided to us so that we can serve the user's requests for information or services. Using the strictest standards of security and confidentiality, we will safeguard any information you share with us. Our policy is not to share this information with third parties unless it is necessary for either advising or

providing our members with products and services, and to administer our business. Information is never provided to any other company for that company's independent use. In the event it is necessary to provide this information to a third party, we will require them to conform to our privacy standards and to allow us to audit them for compliance. With consideration to the above, we will exchange information about our members only with reputable credit reporting or verification sources.

Electronic Mail That Is Sent to Us That Has Personal Information

We will use your e-mail address to contact you in response to requests for information or services you have indicated are of interest to you. We will also use your e-mail address to send you important information about Tech Credit Union services. Personal identifying information sent to us via our secured e-mail forms will be collected and stored in a manner appropriate to the nature of the data and used to fulfill your request for additional information or services. Users should understand that any personal information that is voluntarily sent via an unsecured e-mail to Tech CU (such as a message reply) may be collected and used by others and that there is nothing Tech CU can do about that.

Use of Web Site by Minors

Tech Credit Union encourages all minors to seek permission from their parent or guardian before providing information about themselves or their family over the Internet. In the event information is sent to us by a minor, the same privacy policies will apply to that information.