

This Online privacy policy governs the manner in which Neighborhood Credit Union collects, uses, maintains and discloses information collected from users (each, a "User") of the <http://www.myncu.com> website ("Site") or MyNCU Mobile application ("Site"), collectively referred to as "Site". This online privacy policy applies to the Site and all products and services offered through the Site by Neighborhood Credit Union.

PERSONAL IDENTIFICATION INFORMATION

We may collect personal identification information from Users in a variety of ways, including, but not limited to, when Users visit our Site, register on the Site, subscribe to the newsletter, fill out a form, and in connection with other activities, services, features or resources we make available on our Site. Users may be asked for, as appropriate, name, email address, mailing address, phone number, and social security number. Users may, however, visit our Site anonymously. We will collect personal identification information from Users only if they voluntarily submit such information to us. Users can always refuse to supply personally identification information, except that it may prevent them from engaging in certain Site related activities.

NON-PERSONAL IDENTIFICATION INFORMATION

We may collect non-personal identification information about Users whenever they interact with our Site. Non-personal identification information may include the browser name, the type of computer and technical information about Users means of connection to our Site, such as the operating system and the Internet service providers utilized and other similar information.

COOKIES AND OTHER TRACKING TECHNOLOGIES

Our Site may use "cookies" to enhance User experience. A User's web browser places cookies on their hard drive for record-keeping purposes and sometimes to track information about them. A User may choose to set their web browser to refuse cookies, or to alert them when cookies are being sent. If they do so, they should note that some parts of the Site may not function properly.

We may also use other online tracking devices such as pixel tags and clear GIFs (also known as web beacons) to collect Online/Mobile Activity Data about you depending on your browser settings. A Web beacon is a small string of software code that represents a graphic image on a website or email.

We may also partner with third parties to deliver advertisements and monitor activities on our own website and other websites. Our partners (e.g. website provider, customer relationship manager) may use cookies, web beacons, and/or other monitoring technologies to compile statistics about website or mobile app visitors.

GOOGLE ANALYTICS

We use a tool called "Google Analytics" to collect information about use of our website. This tool uses persistent cookies to allow us to see behavior information and we may also use this data to create remarketing lists. Visitors can opt-out of Google Analytics for Display Advertising ads using Google's [Ad Settings](#). You can opt out of Google Analytics without interrupting your experience when visiting our website. For more information on opting out of Google Analytics tracking, [visit Google here](#).

MyNCU MOBILE APPLICATION

We offer a mobile application that provides the ability to access some of our products and services. When you use the MyNCU mobile app, we may collect information such as unique device identifiers, screen resolution and other settings, information about your location (with your permission), and more. Our mobile app

permissions include: Camera, Contacts, Location, Phone, and Storage. These permissions can be modified by the user at any time by accessing the devices app permissions administration screen.

HOW WE USE COLLECTED INFORMATION

Neighborhood Credit Union may collect and use Users personal information for the following purposes:

- To improve customer service

Information you provide helps us respond to your customer service requests and support needs more efficiently.

- To personalize user experience

We may use information in the aggregate to understand how our Users as a group use the services and resources provided on our Site.

- To improve our Site

We may use feedback you provide to improve our products and services.

- To process payments

We may use the information Users provide about themselves when placing an order only to provide service to that order. We do not share this information with outside parties except to the extent necessary to provide the service.

- To run a promotion, contest, survey or other Site feature

To send Users information they agreed to receive about topics we think will be of interest to them.

- To send periodic emails

We may use the email address to send User information and updates pertaining to their order. It may also be used to respond to their inquiries, questions, and/or other requests. If User decides to opt-in to our mailing list, they will receive emails that may include company news, updates, related product or service information, etc. If at any time the User would like to unsubscribe from receiving future emails, we include detailed unsubscribe instructions at the bottom of each email or User may contact us via our Site.

HOW WE PROTECT YOUR INFORMATION

We adopt appropriate data collection, storage and processing practices and security measures to protect against unauthorized access, alteration, disclosure or destruction of your personal information, username, password, transaction information and data stored on our Site.

SHARING YOUR PERSONAL INFORMATION

We do not sell, trade, or rent Users' personal identification information to others. We may share generic aggregated demographic information not linked to any personal identification information regarding visitors and users with our business partners, trusted affiliates and advertisers for the purposes outlined above. We may use third party service providers to help us operate our business and the Site or administer activities on our behalf, such as sending out newsletters or surveys. We may share your information with these third parties for those limited purposes provided that you have given us your permission.

CHILDREN'S ONLINE PRIVACY PROTECTION ACT (COPPA) AND MINORS

The Children's Online Privacy Protection Act (COPPA) gives parents increased control over what information is collected from their children online and how such information is used. COPPA applies to websites and services directed to, and which may collect information from, children under the age of 13. Our websites and online services are not directed at children under the age of 13, and we do not knowingly collect, maintain, or use personally identifiable information from them. We do offer products and services to teens over the age of 13 under the supervision of a parent or legal guardian who may use our website, and only collect information necessary to provide those products and services.

THIRD PARTY WEBSITES

Users may find advertising or other content on our Site that link to the sites and services of our partners, suppliers, advertisers, sponsors, licensors and other third parties. We do not control the content or links that appear on these sites and are not responsible for the practices employed by websites linked to or from our Site. In addition, these sites or services, including their content and links, may be constantly changing. These sites and services may have their own privacy policies and customer service policies. Browsing and interaction on any other website, including websites which have a link to our Site, is subject to that website's own terms and policies.

CHANGES TO THIS ONLINE PRIVACY POLICY

Neighborhood Credit Union has the discretion to update this online privacy policy at any time. When we do, we will revise the updated date at the bottom of this page. We encourage Users to frequently check this page for any changes to stay informed about how we are helping to protect the personal information we collect. You acknowledge and agree that it is your responsibility to review this online privacy policy periodically and become aware of modifications.

YOUR ACCEPTANCE OF THESE TERMS

By using this Site, you signify your acceptance of this policy. If you do not agree to this policy, please do not use our Site. Your continued use of the Site following the posting of changes to this policy will be deemed your acceptance of those changes.

CONTACTING US

If you have any questions about this Online Privacy Policy, the practices of this site, or your dealings with this site, please contact us at:

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This document was last updated on July 24, 2020.