

## **Bay Area Credit Union's Online Privacy Notice**

Online Privacy Notice Disclosure Bay Area Credit Union recognizes its responsibility to protect the online privacy of members. The purpose of this policy is to set forth the security measures that are in place.

### Privacy of Electronic Transactions:

Ensuring members have a secure online banking experience is a top priority for Bay Area Credit Union. Bay Area Credit Union provides electronic transactions through our data processor. The following security measures are in place:

**Encryption:** Electronic interfaces with members (such as Internet transactions) are encrypted using Secure Socket Layer (SSL) 128-bit encryption.

**Account Access:** Member account information and transactions are protected by a password that must be used in conjunction with a username or account number. Members must apply for this capability and be registered with Bay Area Credit Union for authentication purposes.

**Multifactor Authentication:** Members are required to pass through a second layer of authentication prior to gaining online access to their accounts. Members must successfully complete this authentication each time they access their account online.

**Cookies:** Bay Area Credit Union uses "cookies" as part of its website interface. A "cookie" is a small file that is placed on the user's computer. While it contains no member information, it identifies the member's computer and allows Bay Area Credit Union to measure usage of the website and customize the website experience. The cookie is deleted when the member signs off our site, when the session expires, or when the browser is closed.

**Links:** Bay Area Credit Union will frequently link to other sites as a convenience to our members. The credit union will seek to link with other sites that adhere to similar privacy standards. However, the credit union is not responsible for the content of linked sites, or for their policies on the collection of member information.

### Privacy of Electronic Mail:

Email coming through the Bay Area Credit Union website is directed to the Director of Member Service. The Director of Member Service forwards email to the HR Administrative Assistant who distributes to the appropriate department. Email is responded to within 24 hours. The email posted on the website is [info@bayareacu.com](mailto:info@bayareacu.com). The President/CEO and the Vice President also have access to the email account.

The following verbiage is displayed on the Contact US page:

Email is not a secure form of communication. Do not include account numbers, credit card numbers, Social Security numbers, passwords or any personal financial information in emails to Bay Area Credit Union or to anyone else.

### Online Privacy of Children's Information:

Bay Area Credit Union will not collect, use or disclose online information from children under the age of 13 without prior parental notification and consent, which will include the opportunity for the parent to prevent the use of information and participation in the activity. Online information will only be used to respond to the child's request and will not be used for other purposes without prior parental consent.

Bay Area Credit Union will not distribute to third parties, other than its affiliate, personally identifiable information without prior parental consent.

Bay Area Credit Union will not post or otherwise distribute personally identifiable information without prior parental consent.

Bay Area Credit Union will not entice by the prospect of a special game, prize or other activity, to divulge more information than is needed to participate in the activity.

Personally identifiable information collected online from their children may be reviewed by a parent or guardian upon written request. The parent or guardian has the right to have information deleted and instruct Bay Area Credit Union to cease collecting further information from their child.

### System Monitoring and Incident Response:

**Monitoring:** Management of Bay Area Credit Union will ensure the timely review of logs, reports and alerts generated by system components (i.e. firewalls, intrusion detection systems, virus protection systems, etc.).

**Incident Response:** Bay Area Credit Union will ensure that incidents of unauthorized access to member information are addressed immediately and in a manner that protects the member and the credit union.

If after reading this notice you have questions, please contact us at 419-698-2962, 800-473-1937 or write to:

Manager Bay Area Credit Union 4202 Navarre Avenue Oregon, Ohio 43616