

## Home and Mobile Banking Privacy Policy

### TriBoro Federal Credit Union

TriBoro FCU is owned by its members and run by a board of directors you elect. You can be confident that your financial privacy is a top priority of this credit union. We give you this privacy policy to explain how we collect, use, and safeguard your personal financial information.

We are committed to providing you with competitive products and services to meet your financial needs, which necessitates that we collect data that personally identifies you. You need not be concerned about the privacy of your personal information TriBoro FCU secures your personal information from unauthorized access, use, or disclosure. TriBoro FCU secures the information you provide in a controlled and secured environment from unauthorized use through the use of one-way password encryption technology and the use of Secure Socket Layer (SSL) data transfer encryption.

### Information We Collect About You

If you choose to e-mail us, please remember that your e-mail address and any other information contained in your e-mail header will be revealed to us in your communication. We will use that e-mail information only to respond to your comments or questions.

The server records home-banking logins. We collect and store certain information on authenticated members who use home banking. Visitors to TriBoro FCU's website remain anonymous until they choose to provide personal information in order to access account information that TriBoro FCU makes available online. All data that is recorded enables us to process and confirm those transactions. We may use technology, such as cookies, to keep track of your information. While it contains no member passwords or personal information, it identifies the member's computer and helps the Credit Union administer website security. As an example, we use cookies to 'time out' your authority to view information while you are authenticated in the home banking section. A cookie cannot be used to extract data from your PC.

If you submit a form, the information will be used as required in the normal course of business to fulfill your request. All of the information you send to us is encrypted for security and privacy purposes. The information will not be sold or shared with any third party outside the Credit Union.

We may disclose the information we collect about you under other circumstances as permitted or required by law. These disclosures typically include information to process transactions on your behalf, conduct the operations of our credit union, and follow your instructions as you authorize, or protect the security of our financial records.

### Member's Role In Preserving Privacy

Members can proactively assist TriBoro FCU in the protection of their privacy by safeguarding their member numbers, personal identification numbers (PINS), and passwords, by changing their passwords periodically, and by taking care to sign off of the TriBoro FCU website after accessing personal information online.

### How We Protect Your Information

We restrict access to nonpublic personal information about you to those employees who have a specific business purpose in utilizing your data. Our employees are trained in the importance of maintaining confidentiality and member privacy. We maintain physical, electronic, and procedural safeguards that comply with federal regulations and leading industry practices to safeguard your nonpublic personal information.

### Request Account Data Removal (Mobile app and Home Banking)

To request user ID, device ID, and email address to be removed from the TriBoro FCU Mobile app and Home Banking visit "**LINK TO CONTACT US PAGE**" to request account data to be removed. Please note that you will lose access to Home and Mobile banking once this data is removed.