

CAMPUS FEDERAL CREDIT UNION ONLINE PRIVACY POLICY

Campus Federal Credit Union ("Campus Federal") respects your right to privacy and understands the importance of maintaining the security of your personal information. This Online Privacy Policy ("Policy") pertains to your use of the Campus Federal Website, www.campusfederal.org, ("Website"), including our Mobile Banking application, and it explains how we collect, share, use and protect information when you visit or use the Website and any other online services offered by Campus Federal. By using the Website, you consent to the terms and conditions of this Policy, including your consent to our use and disclosure of information about you in the manner described in this Policy. The term "us," "we," "our" and "Campus Federal" in this Policy refers to Campus Federal Credit Union. The term "you" or "your" refers to the viewer of this Policy.

Collecting and Using Information

You may interact with us in a variety of ways online, including through a mobile device. We may offer sites or applications that permit browsing and do not require registration. We may also offer the ability to access your Campus Federal accounts online. When you interact with us online, we will not obtain personal information about you unless you choose to provide such information. This may include:

- Your name;
- Your address;
- An e-mail address;
- A telephone number;
- A tax identification number;
- Other identifiers that enable physical or electronic contact with you;
- Data resulting from your activity, such as transaction information; and
- Limited location information (e.g., a zip code to help you find a nearby ATM).

Other Information We May Collect About Your Visit:

- The IP address from which you access the Website;
- The type of browser and operating system used to access the Website;
- The date and time you access the Website;
- Search engine used;
- Referring Website addresses;
- The parts of our Website you access and the information you request; and
- The Website you visit next.

We may also gather information collected through cookies as described further below.

We use the information described above in a number of ways, such as:

- To process applications and transactions;
- To send you important information regarding the Website, changes to terms, conditions and/or policies;
- 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; and
- To prevent fraud and enhance the security of our Website.

Cookies

To provide better service and a more effective Website, we use "cookies" as part of our interaction with your browsers. "Cookies" are pieces of information that are stored directly on the device you are using. Cookies cannot be used to find out the identity of any user. Your browser can be set to warn you when a cookie has been sent, allowing you to decide whether to accept or reject it. If you configure your web browser to reject cookies, you limit the functionality we can provide you and you may experience some inconvenience in your use of the Website and some online products and services.

As an example, if we are not able to recognize your device, you will need to answer a challenge question or questions each time you log on. You also may not receive customized advertising or other offers from us that may be relevant to your interests and needs.

We use cookies on parts of the Website where you need to register, such as online banking, or where you are able to customize the information you see. Recording a cookie at such points may facilitate a quicker and easier browsing experience and enable you to personalize the browsing experience.

Sharing of Information

If you are a Campus Federal member, we may use and share any information that we collect from or about you in accordance with our GLB (Federal) privacy notice, which offers you certain choices with respect to the use and sharing of your personal information. We may share the information we collect from you and about you with third parties only as permitted by law in connection with the administration, processing or servicing of accounts. This may include, for example, sharing information with credit bureaus, in response to a subpoena or other legal process, sharing to address fraud, security or technical issues, or as part of an audit or examination. We do not share or make available any personal information about your online activities as it pertains to your use of this Website or any third-party Websites.

Links to Third-Party Websites

The Website may contain links to third-party Websites. Although these links were established to provide you with access to useful information, Campus Federal 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. Campus Federal is providing these links to you only as a convenience, and Campus Federal 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 policies of Websites you choose to link to from the Campus Federal Website so that you can understand how those Websites collect, use, and share your information. Campus Federal is not responsible for the security or privacy practices of the linked Websites.

Protecting Your Online Financial Privacy

Campus Federal is committed to protecting the privacy of your personal and financial information. Access to our systems containing nonpublic personal information is only provided to those employees and agents whom we determine need it for the purpose of providing products or services to you. To

safeguard your nonpublic personal information, we maintain physical, electronic, and procedural safeguards that comply with federal regulations. We regularly test and update our technology to ensure we maintain commercially acceptable standards in securing your financial privacy. However, no data transmission over the Internet can be guaranteed to be one hundred percent secure. As a result, we cannot and do not guarantee or warrant the security of any information you transmit on or through the Website, and you do so at your own risk.

Review or Request Changes to Your Information

It is very important that you keep the information associated with your account accurate and up-to-date. If you believe that your account information is incomplete, inaccurate or otherwise not current, please contact us and provide us with the appropriate information. For changes listed on your account statements, records, online or other account materials, you may call us at 225-769-8871 or write to us at

Campus Federal Credit Union
Attn.: Member Relations
P.O. Box 98036
Baton Rouge, LA 70898.

If you would like to review, correct, update, suppress or delete personal information that you have previously provided to us, you may contact us.

In your request, please make clear what personal information you would like to have changed, whether you would like to have it suppressed from our database or otherwise let us know what limitations you would like to put on our use of the personal information you have provided to us. For your protection, we may only implement requests with respect to the personal information associated with the particular email address that you use to send us your request, and we may need to verify your identity before implementing your request. We will try to comply with your request as soon as reasonably practicable.

Please note that we may need to retain certain information for recordkeeping purposes and/or to complete any transactions that you began prior to requesting a change or deletion. There may also be residual information that will remain within our databases and other records, which will not be removed.

Children's Online Information Privacy

The Children's Online Privacy Protection Act of 1998 ("COPPA") restricts the collection, use, or disclosure of Personal Information from and about children under the age of 13 on the Internet. Campus Federal is committed to protecting the online privacy of the children who visit our site and complying with COPPA.

The Website is not directed to children under the age of 13 and we request that children under the age of 13 not provide personal information through the Website.

We do not knowingly collect, maintain, or use personally identifiable information from the Website about children under the age of 13 without parental consent. Visit the Federal Trade Commission Website for more information about COPPA.

Updates to this Policy

This Policy is subject to change at any time. Please review it periodically. Any changes to this Policy will become effective when we post the revised Policy on the Website. Your use of the Website following these changes means that you accept the revised Policy.

Contact Us

If you have any questions regarding this Policy call us at 225-769-8841 or write to us at:

Campus Federal Credit Union
Attn.: Member Relations
P.O. Box 98036
Baton Rouge, LA 70898