



DISCOVERY FEDERAL CREDIT UNION ONLINE PRIVACY PRACTICE

This statement highlights our online privacy practices.

Protecting your accounts

Discovery Federal Credit Union never initiates requests for sensitive information by e-mail (such as social security numbers, personal identification numbers (PIN), passwords, or account numbers). If you receive an e-mail requesting this type of information, please contact Discovery immediately and report the e-mail fraud.

What information we may collect on this Web site – not including Discovery Online

We collect information from you when you subscribe to our newsletter, respond to a survey or fill out a form. When completing forms, signing up for our newsletter or responding to surveys we may ask you to enter your name, e-mail address, mailing address or phone number.

What do we use your information for?

Any of the information we collect from you may be used in the following ways:

- To personalize your experience with us – your information helps us to better respond to your individual needs.
- To improve our Web site – we continually strive to improve our Web site offering based on the information and feedback we receive from you.
- To improve member service – your information helps us to more effectively respond to your member service request and support needs.
- To administer a contest, promotion, survey or other site feature.
- To send periodic e-mails - if at any time you would like to unsubscribe from receiving future e-mails, we include detailed unsubscribe instructions at the bottom of each e-mail.

How do we protect your information?

We implement a variety of security measures to maintain the safety of your personal information. We offer the use of a secure server. All supplied sensitive personal information is transmitted via a Secure Socket Layer (SSL) technology.

Do we utilize cookies?

Yes – cookies are small files that a site or its service provider transfers to your computer's hard drive through your Web browser (if you allow) that enable the sites or service providers' systems to recognize your browser and capture and remember certain information.

We use cookies to keep track of advertisements and compile aggregate data about site traffic and site interaction so that we can offer better site experiences and tools in the future. We may contract with third-party service providers to assist us in better understanding our site visitors. These service providers are not permitted to use the information collected on our behalf except to help us conduct and improve our business.

If you prefer, you can choose to have your computer warn you each time a cookie is being sent, or you can choose to turn off all cookies via your browser settings. Like most Web sites, if you turn your cookies off, some of our services may not function properly.

Do we disclose any information to outside parties?

We do not sell, trade, or otherwise transfer to outside parties your personally identifiable information. This does not include trusted third parties who assist us in operating our Web site, conducting our business or servicing you, so long as those parties agree to keep this information confidential. We may also release your information when we believe release is appropriate to comply with the law, enforce our site policies, or protect ours or others' rights, property or safety. However, non-personally identifiable visitor information may be provided to other parties for marketing, advertising or other uses.

Third Party Links

Occasionally, at our discretion, we may include or offer third party products or services on our Web site. These third party sites have separate and independent privacy policies. We therefore have no responsibility or liability for the content and activities of these linked sites. Nonetheless, we seek to protect the integrity of our site and welcome any feedback about these sites.

Children's Online Privacy Protection Act Compliance

From our Web site, we do not knowingly collect or use personal information from children under age 13.

Terms and Conditions

Please also visit our additional disclosures establishing the use, disclaimers and limitations of liability governing the use of our Web site at www.discoveryfcu.org.

Your Consent

By using our site, you consent to our privacy policy.

Changes to our Privacy Policy

If we decide to change our privacy policy, we will post those changes on this page.

Contacting Us

If there are any questions regarding this privacy policy you may contact us using the information below:

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