

PRIVACY & SECURITY

Tri-Cities Credit Union is committed to safeguarding your information, and using it in an appropriate manner. Like nearly all commercial websites, we do gather some administrative information from you as you enter our website. However, we do not gather any personal information unless you submit that information through an on-line form, or by e-mail. In order to comply fully with Federal, State and NCUA regulations, we have prepared the following Privacy Statement, and will provide privacy disclosures and updates when required.

Information we collect and store

For website security and management purposes, we employ software programs to assist us. Security software monitors traffic to prohibit content changes or other damage by unauthorized personnel. Other software programs gather data for use in statistical analysis of the site, which we use to:

- assess what website information is most and least useful
- determine technical design specifications
- identify system performance or problem areas

We do not collect any personal information, such as your name or address, during this process. Our website collects no personal information unless you take the initiative to submit that information through an on-line form, or via e-mail.

Specifically, we automatically collect and store only the following information when you visit our site:

- The Internet domain name. For example, "xcompany.com" if you use a private Internet access account, or "yourschool.edu" if you connect from a school's domain.
- The IP address from which you access our website. An IP address is a number that is automatically assigned to your computer whenever you are navigating around the Internet.
- The date and time you access our site.
- The pages you visit, and the result of your if any.
- Other status codes and values resulting from the Web server responding to the request received. Examples include HTTP status code, Windows NT code, number of bytes sent, number of bytes received, time it took to fulfill the request, server port number add

We do not use cookies. (A "cookie" is a file placed on your hard drive by a web site that allows it to monitor your visit, usually without your knowledge.) You can set your browser to warn you when placement of a cookie is requested, allowing you to decide whether or not to accept it.

You control whether or not we collect any of your personal information by choosing, or not choosing to send us that information via an e-mail, or by filling-in and sending us an on-line form. We do not correlate the personal information that you send us with the information that we automatically gather (listed above), and we do not create or maintain personal profiles based on any personal information that you submit.

We might use the personal information that you submit to us when we respond to your questions or comments. Furthermore, we might store your request for future reference as we seek to improve our Web site, and we might forward your e-mail to someone who is better able to respond to your request.

We do not authorize release of the personal information that you submit to us to any third party, without your consent, or unless we are required to do so by law.

Children's Privacy Act

The online financial services offered through the Credit Union's Website are not designed for or directed toward children under age 13. We do not knowingly solicit or collect data from children, and we do not knowingly market to children online without express parental consent or notification. If we receive online information from anyone that we know to be a child, we will only use the information to respond directly to a child's request.

We recognize that protecting children's identities and online privacy is important and that responsibility rests with us and with parents. If any member believes their child has provided personally identifiable information to us, they must contact us so that we can allow you the opportunity to review and delete such information.

Access to Personal Information

Because we do not generally gather or store personal information regarding who visits our site, we do not have a way for you to access the information that we do gather, nor do we authorize third parties to access that information.

Security of the information that we do gather

The information that we gather is stored on the private network of CU*Answers, our web site host. It is protected by dual redundant firewalls. We do not knowingly supply this information to any outside party unless required to do so by law.

Changes

From time to time, we may change or amend our privacy policy. If we do, we will display a prominent notice of change on our home page, www.tricu.org, with a link to the policy, and with the most recent changes highlighted.

Privacy Statement

Your Right to Privacy - Important information to know.

Notice of Your Financial Privacy Rights. We, our, and us, when used in this notice, mean Tri-Cities Credit Union.

This is our privacy notice for our members. When we use the words "you" and "your" we mean the following types of members:

All of consumer members who have a continuing relationship with us, such as:

- Deposit account
- Loan account
- Credit card
- Self-directed Individual Retirement Account where we act as custodian or trustee

We will tell you the sources for nonpublic personal information we collect on our members. We will tell you what measures we take to secure that information.

We first define some terms.

Nonpublic personal information means information about you that we collect in connection with providing a financial product or service to you. Nonpublic personal information does not include information that is available from public sources, such as telephone directories or government records.

An affiliate is a company we own or control.

A nonaffiliated third party is a company that is not an affiliate of ours.

The Information that We Collect

We collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications or other forms.
- Information about your transactions with us
- Information about your transactions with nonaffiliated third parties
- Information from a consumer reporting agency

The Confidentiality, Security and Integrity of Your Nonpublic Personal Information

We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

Nonpublic Personal Information and Nonaffiliated Third Parties

We will not disclose your nonpublic personal information to nonaffiliated third parties, except as permitted by law.

Nonpublic Personal Information and Former Members

We do not disclose nonpublic personal information about former members, except as permitted by law.

Authorized Sharing – Joint Marketing

We may disclose the following information to other financial institutions with whom we have joint marketing agreements:

- Nonpublic personal information we receive from you on an application or other forms, such as – Name and/or Address

Federal law allows us to disclose the information listed above with other financial institutions with whom we have joint marketing agreements. You do not have a right to opt out of the disclosures of this information. We may also disclose nonpublic personal information about you to nonaffiliated third parties as permitted by law.

Types of Businesses

Here are the types of businesses with whom we may disclose nonpublic personal information under this section

- Financial service providers, such as Insurance agents

Reasons for Disclosing

Here is why we may disclose nonpublic personal information about you to other financial institutions with whom we have joint marketing agreements:

- To provide our members with information about additional products and services.

Tri-Cities Credit Union

905 Pennoyer

Grand Haven MI 49417

Email: support@tricu.org

If you are using email: Please do not send confidential information such as account number, balances, social security numbers, passwords, etc. We do not have encrypted email.

SECURITY STATEMENT

Tri-Cities Credit Union is constantly concerned about our member's critical information and privacy. With this in mind, we have the following security services installed on our Internet server:

- Each server is behind a Firewall. This UNIX based hardware product blocks critical ports and IP addresses on servers from external attack and access.
- Each server runs proprietary software that constantly monitors the servers for unauthorized use and attempts to "hack" into information. Administrators are contact when forced attacks are committed, and countermeasures can be applied to stop these instances.
- All administrative activity requires user login and authentication. All administrative updates are logged into files that can be reviewed later.
- All servers come with a Global Verisign Certificate (RSA) for digitally encrypted communications between the Web server and your member. Information passed in applications cannot be decrypted by third parties attempting to "pick" information being passed across the Internet backbone.
- All servers run the latest version of Apache Web Server, considered the strongest and most secure Web server software on the market.