

Extra Credit Union is committed to protecting the privacy of the members and prospective members that visit our site. The following statement explains how we collect, store, and use personal information that we obtain from you through our web site.

Information We Collect

There are two basic types of information that we collect when you visit our site:

Anonymous Information

Our web servers collect anonymous statistics via “log files” (e.g. IP address, domain, web browser, date and time of your visit, length of your stay, the name of web pages and images requested from the site, referring URL, if it is available)

Personal Information

Personal information about you is only collected through our web site if the information is volunteered by you. (e.g. name, address, phone number, etc.)

Cookies

Cookies are used on our web site and within Online Banking to collect non-personal information. A “cookie” is a small text file containing information that is placed on a user’s computer by a web server. Typically, these files are used to enhance the user’s experience of the site, to help users move between pages in a database, or to customize information for a user. Cookies are used in conjunction with Online Banking login security; please see “Online Banking” section below for more information. Any information Extra Credit Union web servers may store is used for internal purposes only. Cookie data is not used in any way that would disclose personally identifiable information to outside parties unless Extra Credit Union is legally required to do so in connection with law enforcement investigations or other legal proceedings.

Why We Collect Information

Extra Credit Union monitors traffic of the web site for site management purposes; we also use log files to gather anonymous statistics on all areas of the site. These statistics are used to help diagnose problems with the server and to carry out other administrative tasks. Log analysis tools are also used to create summary statistics to determine which information is of most interest to users, to identify system problem areas, or to help determine technical requirements.

We may also gather your personal information, if initiated by you, in order to properly identify you and complete requests.

How We Gather Information

Anonymous Statistics

We collect anonymous statistics from all of our web site users. We do not use “cookies” to collect this information. We use log files to collect anonymous information (e.g. IP address, domain, web browser, date and time of your visit, etc).

Personal Information

We gather your personal information in order to complete requests initiated and authorized by you. To complete your request we may collect your name, mailing address, e-mail address, phone, fax numbers, and other personal information. You always have the option not to complete your request, and to provide information through another communication method such as telephone.

E-mail and Form Correspondence

If you send Extra Credit Union an e-mail message or fill out a web-based form with a question or comment that contains personally identifying information, that information will only be used to respond to the request and analyze trends. The message may be redirected to any person who is able to answer your question. Such information is not used in any way that would reveal personally identifying information to outside parties unless Extra Credit Union is legally required to do so in connection with law enforcement investigations or other legal proceedings. Please be aware that e-mail correspondence may not be safe from interception by unauthorized individuals. Use caution when sending private information via e-mail, such as account number, social security number, or credit card number.

Information We Will Disclose

If private personal information is provided by you via an application process, that information may be shared with an affiliated third party in order to fulfill your request. These parties may include consumer reporting agencies, mortgage service companies, internet bill payment, plastic card processors, and other companies necessary to conduct our business as permitted by law. These companies are obligated to maintain the confidentiality of your personal information that is provided to them through our web site.

Links

Our web site contains links to other web sites. We are not responsible for the privacy practices or the content of the linked web sites and encourage you to fully review those third parties' privacy and security statements, because they may differ from ours. In order to remind you that you are leaving our site, we always make sure to warn you before you are redirected.

Online Banking

Our Online Banking platform is hosted by a trusted partner, Digital Insight. Digital Insight systems are secured with encryption, perimeter and internal firewalls, screening and filtering routers, intrusion detection, strict authentication, virus protection and application security, which includes a double blind system for issuing PINs, and additional encryption of sensitive user data. The servers that actually store your account information are not directly connected to the internet.

In addition to site architecture security precautions, our Online Banking system is strengthened by a multi-part credential login required for each user known as Multi-Factor Authentication (MFA) or Enhanced Login Security (ELS).

Pre-expired cookies are used in the online banking product. The cookies are common across the entire session and end users must accept all cookies while accessing their accounts. All private data stored in cookies by the Digital Insight system are encrypted, and for internal use only. See "cookies" section above for more information.

Security

We also take steps to safeguard your information both on our web site and within Online Banking. We maintain physical, electronic, and procedural safeguards to protect this information.

Contact information

If there are any questions about this privacy statement, the practices of this site, or dealings with this web site, contact:

Extra Credit Union
6611 Chicago Road
Warren MI 48092
info@extracreditunion.org

We reserve the right to modify this Privacy Statement at any time. If the modification materially affects your personal information, we will post a notice on our web site which will notify you of the change.

This Privacy Statement is for general guidance and does not constitute a contract, and does not modify or amend any agreement we have with our members.