



CREDIT UNION OF TEXAS

ONLINE PRIVACY PRACTICES

Credit Union of Texas protects your online information.

Credit Union of Texas is committed to protecting the confidentiality of your personal financial information while collecting information online to better serve you. Because of the unique nature of the Internet, it's helpful to review our online privacy practices. They explain how Credit Union of Texas collects, uses and protects your personal information in our online banking environment.

We deliver services you request quickly and safely.

When you visit the Credit Union of Texas site, we may collect navigational information, such as pages visited and average time spent on a particular page, as well as technical information regarding your computer's browser, IP address or software necessary to view our site. We also collect personal information you've provided to us on applications, forms, and e-mails. Altogether, the information collected online is used to deliver services you request in an easy, efficient and safe manner.

Credit Union of Texas and its advertising management and analytics partners may use cookies, beacons, pixels/gif files, JavaScript, and other technologies to understand the effectiveness of our advertising and marketing (on both cuoftexas.org and select third-party sites), to develop content and offers to better serve our members, and to personalize your experience. These tracking tools are either anonymous or encrypted, and do not contain your name, address, telephone number, or e-mail address.

We develop pertinent content and specialized offers for you.

Credit Union of Texas and our online advertising management partners may also collect member information to measure effectiveness of our advertising and marketing and to develop appropriate content and offers for members. Whatever information we collect and share is anonymous and not personally identifiable. It does not contain your name, address, telephone number or e-mail address.

Please read below to learn more about Credit Union of Texas's online privacy practices.

What are cookies?

A cookie is a file that a Web server stores on your computer's hard drive and retrieves later to identify you and possible prepare customized Web pages. They protect your accounts by preventing unauthorized users from accessing your Credit Union of Texas information while not allowing our Web site access to your computer's files or any information stored on your computer. Web browsers provide you with the ability to restrict or completely reject cookies.

How we protect your information

When you send personal information to Credit Union of Texas online, we use several layers of security to verify your identity and protect your accounts from unauthorized use or interception by third parties. Our use of firewalls, passcodes and other features ensure that your information remains safe and secure. Credit Union of Texas also prohibits unlawful disclosure, and limits access to, Social Security numbers.

Linking to other Web sites

When you are on the Credit Union of Texas site, we may provide links to non-Credit Union of Texas companies. If you choose to link to such sites, you may be notified that you are leaving our site and Credit Union of Texas cannot guarantee the privacy and security of the site you are entering. We strongly urge you review the online privacy policies of these sites before sharing your information.

Protecting your family

Credit Union of Texas respects the online privacy of your children and follows the guidelines of the federal Children's Online Privacy Protection Act (COPPA). Our Web site does not knowingly collect, maintain or use personally identifiable information from children under age 13. We are not responsible for the data collection and use practices of non-affiliated third parties that are linked from our Web site.