



Internet Privacy

Internet Privacy Statement

All One Credit Union (AOCU) takes the privacy of its members with tremendous seriousness. As such, we take steps to protect the privacy of your financial information. When you visit our website we employ the safeguards below to help protect you against unauthorized use of your protected information.

All One Credit Union Website

When you visit our website to browse, read, or download information, your web browser automatically sends us (and we may retain) information such as the:

- Internet domain through which you access the Internet (e.g., yourServiceProvider.com if you use a commercial Internet service provider, or yourSchool.edu if you use an Internet account from your school);
- Internet Protocol address of the computer you are using;
- Type of browser software and operating system you are using;
- Date and time you access our site; and
- The Internet address of the site from which you linked directly to our site
- We will use this information as aggregate data to help us maintain this site, e.g., to determine the number of visitors to different sections of our site, to ensure the site is working properly, and to help us make our site more accessible and useful.
- We will not use this information to identify individuals, except for site security or law enforcement purposes.
- We will not obtain personally-identifying information about you when you visit our site, unless you choose to provide such information.

We may use cookies in order to customize this site for return visitors. These cookies are not required for site functionality. Additionally, third party widgets such as YouTube or Flickr may install cookies depending on their configuration. You are not required to accept any cookies to use this site.

We use a tool called “Google Analytics” to collect information about use of this site. Google

Analytics collects information such as how often users visit this site, what pages they visit when they do so, and what other sites they used prior to coming to this site. We use the information we get from Google Analytics only to improve this site. Google Analytics collects only the IP address assigned to you on the date you visit this site, rather than your name or other identifying information. We do not combine the information collected through the use of Google Analytics with personally identifiable information. Although Google Analytics plants a permanent cookie on your web browser to identify you as a unique user the next time you visit this site, the cookie cannot be used by anyone but Google. Google's ability to use and share information collected by Google Analytics about your visits to this site is restricted by the Google Analytics Terms of Use (as amended for government websites) and the Google Privacy Policy. You can prevent Google Analytics from recognizing you on return visits to this site by disabling cookies on your browser. This website uses the Google AdWords remarketing service to advertise on third party websites (including Google) to previous visitors to our site. It could mean that we advertise to previous visitors who haven't completed a task on our site, for example using the contact form to make an enquiry. This could be in the form of an advertisement on the Google search results page, or a site in the Google Display Network. Third-party vendors, including Google, use cookies to serve ads based on someone's past visits to the all-onecu.com website. Of course, any data collected will be used in accordance with our own privacy policy and Google's privacy policy. You can set preferences for how Google advertises to you using the Google Ad Preferences page and if you want to you can opt out of interest-based advertising entirely by cookie settings or permanently using a browser plug-in.

Other Information We Collect

When you apply for a product or service, if you choose to identify yourself (or otherwise provide us with personal information) by using our online forms we will collect and may retain any personally identifying information, such as your name, street address, email address, phone number, and any other information you provide. We will use this information to try to fulfill your request and may use it to provide you with additional information at a later time. We will not disclose such information to third parties, except as specified in this privacy policy.

If you request information, services, or assistance, we may disclose your personal information to those third parties that (in our judgment) are appropriate in order to fulfill your request. If, when you provide us with such information, you specify that you do not want us to disclose the information to third parties; we will honor your request. Note, however, that if you do not provide such information, it may be impossible for us to refer, respond to or fulfill your request.

How Long We Keep Information

We may keep the information that we collect for an unlimited period of time.

Privacy of Young Members

All One Credit Union understands, and respects, those young members which may visit our website, and has adopted the following privacy policy in accordance with the Children's Online Privacy Protection Act of 1998:

All One Credit Union does not solicit to children under the age of 13. In the event we receive

member information, which we can determine is from a child under the age of 13, we will not proceed with the request until we verify the member's age.

Site Monitoring

For site security purposes this government computer system employs software programs to monitor network traffic. Anyone using this system consents to the monitoring of their use by system or security personnel.

Unauthorized use, tampering with or modification of this system—or its supporting hardware or software—may violate federal or other statutes and may subject the violator to criminal and civil penalties. In the event of unauthorized intrusion, all relevant information regarding possible violation of law may be provided to law enforcement officials.

Disclaimer

The statements above are provided for general information and do not create any legal rights or amend any agreements AOCU may have with its members.