

Child Privacy Policy and Parental Consent Statement

iQ Credit Union wants to protect the safety of children using the Site. To the extent applicable, iQ Credit Union complies with applicable laws and regulations, including the Children’s Online Privacy Protection Act (COPPA), which governs information gathering online from or about children under the age of 13. Verifiable consent from a child’s parent or guardian is required before collecting, using, or disclosing personal information from a child under the age of 13.

Consistent with the requirements of COPPA, in any instance where a child under the age of 13 attempts to sign up for online banking, the parent or legal guardian must provide verifiable consent prior to any approval of such request. If consent has not been obtained prior to the minor’s attempt to register for online banking, the registration attempt will fail and no information relating to the minor will be stored.

Without obtaining verifiable parental consent, online contact information collected from a child is only used to respond directly on a one-time basis to a specific request from the child and is not used to re-contact the child and is not maintained in retrievable form by iQ Credit Union.

In addition to obtaining verifiable consent according to the process described above, iQ Credit Union collects the following information about children under the age of 13:

Social Security Number: This is used to establish account ownership during the online banking registration process.

Date of Birth: This is used to establish and verify account ownership during the online banking registration process.

Email Address: This is used to establish and verify account ownership during the online banking registration process. iQ Credit Union may also send communications to the minor regarding their account, specifically if online statements or other notices are available within Online Banking.

IP Address: This is used to administer access and conduct transactions through online banking.

iQ Credit Union shares the information collected only with third parties that require the information in order to administer online banking access. We do not sell this information, nor do we share this information with any third parties that aren’t listed below:

Alkami (administrator of online banking website)

While we will not require a child under the age of 13 to disclose more information than what is reasonably necessary to allow access to online banking, as the parent or guardian of the minor, you have the following rights:

- The right to request to review the information collected from the child;
- The right to instruct iQ Credit Union to delete the information collected from/about your child and information collected from/about you during the consent process;
- The right to refuse to allow any further collection of information; and
- The right to agree to the collection and use of the child's information as stated in this disclosure but elect to deny disclosure to third parties unless it is required for a specific service.

In order to exercise any of these rights, please contact iQ Credit Union at 800.247.4364, visit any branch, or write to us at PO Box 1739, Vancouver, WA 98668.