



## iQ Credit Union Online Privacy Policy

### Introduction

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iQ Credit Union (“Company” or “We”) respect your privacy and are committed to protecting it through our compliance with this Online Privacy Statement.

This Online Privacy Policy describes the types of information we may collect from you or that you may provide when you visit the website [iqcu.com](http://iqcu.com) (our “Website”) and our practices for collecting, using, maintaining, protecting, and disclosing that information.

This Online Privacy Policy is in addition to other privacy disclosures set forth in the Privacy Policy page available on our Website in the Footer.

This Online Privacy Policy applies to information we collect:

- On this Website.
- In email, text, and other electronic messages between you and this Website.
- Through mobile and desktop applications you download from this Website, which provide dedicated non-browser-based interaction between you and this Website.
- When you interact with our advertising and applications on third-party websites and services if those applications or advertising include links to this policy.

It does not apply to information collected by:

- Us offline or through any other means, including on any other website operated by the Company or any third party (including our affiliates and subsidiaries); or
- Any third party (including our affiliates and subsidiaries), including through any application or content (including advertising) that may link to or be accessible from or on the Website.

Please read this Online Privacy Policy carefully to understand our policies and practices regarding your information and how we will treat it. If you do not agree with our policies and practices, your choice is not to use our website. By accessing or using this Website, you agree to this Online Privacy Statement. This Online Privacy Policy may change from time to time (see [Changes to Our Online Privacy Statement](#)). Your continued use of this Website after we make changes is deemed to be acceptance of those changes, so please check the Online Privacy Policy periodically for updates.

### Children Under the Age of 16

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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. Please see [COPPA Privacy Policy.pdf](#)

California residents under 16 years of age may have additional rights regarding the collection and sale of their personal information.

### **Information We Collect About You and How We Collect It**

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We collect several types of information from and about you (Personally Identifiable Information (PII), non-PII, Demographic and Geographic) on our website and through our online banking platform and mobile app, including information:

- By which you may be personally identified, such as name, postal address, e-mail address, telephone number, social security number/any other identifier by which you may be contacted online or offline (“personal information”).
- That is about you but individually does not identify you, such as account numbers, payment card identification numbers, verification numbers, transaction, and payment history, credit score; and/or
- About your internet connection, the equipment you use to access our website, your location (precise and approximate), and usage details.

We collect this information:

- Directly from you when you provide it to us.
- Automatically as you navigate through the site. Information collected automatically may include usage details, IP addresses, and information collected through cookies, web beacons, and other tracking technologies.
- Using website analytics software from Google Analytics and other analytics software.

### **Information You Provide to Us**

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The information we collect on or through our website and online banking platforms may include:

- Information that you provide by filling in forms on our website. This includes information provided at the time of registering for online banking such as your user ID and date of birth, filling out online application forms, submitting online forms, downloading online resources, etc.

We may also ask you for information when you enter a contest or promotion sponsored by us, and when you report a problem with our website.

- Records and copies of your correspondence (including email addresses) if you contact us.
- Your responses to surveys that we might ask you to complete for research purposes.
- Details of transactions you carry out through our website and of the fulfillment of your orders. You may be required to provide financial information before submitting an application through our website.
- Your search queries on the Website.
- Your responses and/or interactions to online marketing campaigns.
- Images provided by you: Through our online banking platform and mobile app, you have the option to upload images. For facilitating some transactions, these images might be shared with third-party providers. We will request your consent to use your camera or, access your images before you upload an image for the first time. These images may be used in the following manners:
  - Remote Deposit Capture: You may submit an image of an endorsed check (subject to eligibility) to perform an online check deposit. The image facilitates the settlement of the check with the Federal Reserve. The image will be saved and accessible to you and iQ Credit Union via your transaction history. These images will be stored for at least 7 years.
  - Profile Photos and Background Images: To customize your experience, you have the option to upload a personalized image. This image can be used for both profile photos and, for customizing your background. These images will be removed once you delete them or, your online banking user account is deleted. Any images uploaded by members are not used, accessed, or shared by the credit union for any purpose.
  - CashCamp: Members participating in CashCamp can upload images while interacting with CashCamp. These can be used as personalized profile image or for a child to submit an image of a report card or completed chore. These images will be removed once you delete them or, your online banking user account is deleted. Any images uploaded by members are not used, accessed, or shared by the credit union for any purpose.

## **Information We Collect Through Automatic Data Collection Technologies**

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As you navigate through and interact with our website, we may use automatic data collection technologies such as cookies and web beacons or pixels to collect certain information about your equipment, browsing actions, and patterns, including:

- Details of your visits to our website, including traffic data, location data, logs, and other communication data and the resources that you access and use on the Website.
- Information about your computer and internet connection, including your IP address, operating system, and browser type.
- We also may use these technologies to collect information about your online activities over time and across third-party websites or other online services (behavioral tracking).

The information we collect automatically does not include personal information, but we may maintain it or associate it with personal information we collect in other ways or receive from third parties. It helps us to improve our website and to deliver a better and more personalized service, including enabling us to:

- Estimate our audience size and usage patterns.
- Store information about your preferences, allowing us to customize our website according to your individual interests.
- Speed up your searches.
- Recognize you when you return to our website.
- Drop a cookie on your browser. Later, when you visit other websites or social platforms like Google or Facebook, you might see ads for our products or services. This is because your browser cookie can indicate to these platforms that you've previously visited our site, making you part of our remarketing audience. While the specific information we collect as part of this process does not include personal identifiable information (like name or address), it may be combined or associated with personal information if you have provided it to us. The cookies used for remarketing purposes typically expire and no longer have an effect after 30 days, though this can vary by platform. The data associated with these cookies will not be used by us or our marketing partners after the expiration period.

## **How We Use Your Information**

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We use information that we collect about you or that you provide to us, including any personal information, third-party data, mobile app data, and website data:

- To present our website and its contents to you.
- To provide you with information, products, or services that you request from us.
- Allow you to apply for products or services and process your applications and transactions.
- To fulfill any other purpose for which you provide it.
- To communicate with you about your account.
- To carry out our obligations and enforce our rights arising from any contracts entered into between you and us, including for billing and collection.
- To notify you about changes to our website or any products or services we offer or provide through it.
- Provide you with member service.
- To allow you to participate in interactive features on our website.

## **Disclosure of Your Information**

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We may disclose aggregated information about our users, and information that does not identify any individual, without restriction.

We may disclose personal information that we collect, or you provide as described in this Online Privacy Policy and our Privacy Policy:

- To our subsidiaries and affiliates.
- To contractors, service providers, and other third parties we use to support our business and who are bound by contractual obligations to keep personal information confidential and use it only for the purposes for which we disclose it to them.
- To a buyer or other successor in the event of a merger, divestiture, restructuring, reorganization, dissolution, or other sale or transfer of some or all of Company's assets, whether as an ongoing concern or as part of bankruptcy, liquidation, or similar proceeding, in which personal information held by Company about our Website users is among the assets transferred.
- To fulfill the purpose for which you provide it. For example, if you give us an email address to use in a "refer a friend" campaign on our website, we may transmit the contents of that email and your email address to the recipients.
- For any other purpose disclosed by us when you provide the information.

With your consent we may also disclose your personal information:

- To comply with any court order, law, or legal process, including to respond to any government or regulatory request.
- To enforce or apply our [Membership and Account Agreement](#) and other agreements, including for billing and collection purposes.
- If we believe disclosure is necessary or appropriate to protect the rights, property, or safety of Company, our members, or others. This includes exchanging information with other companies and organizations for the purposes of fraud protection and credit risk reduction.

## **Opt Out Information**

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If you would like to opt-out of data collection on the website please fill out the form located by [clicking here](#). If you would like to opt-out of data collection on the Online Banking platform you must request your profile be deleted. Please contact us with this request.

As mentioned above, we use cookies and web pixels to capture some information about you. You can set your browser to refuse all or some browser cookies, or to alert you when cookies are being sent. However, it's important to note that even if you choose to refuse or limit cookies in your browser settings, our website and systems may still gather certain information about your interactions and usage.

Information Collected Despite Cookie Settings:

- **Device Information:** Even if you refuse cookies, we may collect information about the device you use to access our website, including device type, operating system, and device identifiers.

- **Log Information:** Our servers automatically record certain information sent by your browser, such as IP addresses, browser types, language, and the times and dates of your requests.
- **Page Interactions:** We can detect which pages you visit, the duration of your visit, and other general interaction patterns, even if you've disabled or refused cookies.
- **Referral Data:** If you reach our website through a link from another website, we might still capture information about the site you came from or the link you clicked to leave.

This information is essential for the basic functionality of the website, ensuring security, diagnosing server problems, and administering our website. While they do not provide the same granularity of user-specific data that cookies can, they offer insights into general user behaviors and trends.

If you disable or refuse cookies, please note that some parts of this site may then be inaccessible or not function properly. Please note that our website may not work correctly if you change certain preferences, such as disabling all cookies. Please also note that after applying these settings, you will continue to receive advertising, although it may not be tailored to your likely interests.

You can also work with your web browser to determine if it provides a do-not-track (DNT) option. Our website does not currently respond to DNT signals.

Other ways you can limit or opt-out of information collection include:

- Accessing our website via the private browsing option on your web browser.
- Clearing the cookies on your browser often.
- Set your preferences on Google tracking (<http://www.google.com/ads/preferences/>).
- Opt-out using a third-party tool that opts users out of targeted or interest-based advertising. Available third-party opt-out tools include the [Digital Advertising Alliance](#), the [Network Advertising Initiative](#), and the [European Interactive Digital Advertising Alliance \(Europe only\)](#).

When you use our website, third parties such as Facebook, NextRoll, LinkedIn, Google Analytics, and Google Adwords, may collect data about your visit to help us better understand how you use our website. Information collected may include:

- **User Engagement Metrics:**
  - Bounce rate (percentage of visitors who leave after viewing only one page).
  - Interaction events like clicks, form submissions, or video views.
  - Conversion tracking, which identifies if you complete a desired action (e.g., sign up, purchase).
- **Referral Information:**
  - The website or platform that directed you to our site.
  - Search terms used on search engines that led you to our website.
- **Demographic and Interest Information (if available and permitted):**
  - Age range, gender, and interests based on online activity.
  - This data can be aggregated from various online activities and doesn't identify you personally.
- **Technical Information:**

- Type of browser and its settings.
- Operating system.
- Information about the network you use to connect (e.g., WiFi, mobile).
- Screen resolution and device type (e.g., mobile, desktop, tablet).
- Location Data:
  - General geographic location based on IP address (city, state, country).
  - More specific location if accessing from a mobile device with location services enabled (though this usually requires explicit user permission).
- Behavioral Information:
  - The path you take through the website.
  - Exit pages.
  - Frequency and recurrence of your visits.
- Ad Interactions:
  - Which ads or promotional content you clicked on.
  - If you interacted with ads shown to you on other platforms that led to our website.
- Social Interactions (particularly for platforms like Facebook and LinkedIn):
  - If you liked, shared, or commented on content related to our website.
  - Your public profile information.

You can opt-out of Google Analytics by using the opt-out browser add-on, available at <https://tools.google.com/dlpage/gaoptout/>.

Third parties may collect certain information on third-party websites where we advertise; however, we do not allow third parties to collect our users' personal information on our websites or through our online services.

## Your California Privacy Rights

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iQ does not disclose the user's information to anyone else, although we may use cookies or other technologies to track where users originate, which of our web pages they visit and to help us identify them. California residents have the ability to request and opt-out of certain types of information collected. For more information, [click here](#).

## Data Security

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We have implemented measures designed to secure your personal information from accidental loss and from unauthorized access, use, alteration, and disclosure. All information you provide to us is stored on secure servers behind firewalls. Any payment transactions and application data will be encrypted using SSL technology.

The safety and security of your information also depends on you. Where we have given you (or where you have chosen) a password for access to certain parts of our website, you are responsible for keeping this password confidential. We ask you not to share your password with anyone. We urge you to be careful about giving out information in public areas of the Website like blog comments. The information you share in public areas may be viewed by any user of the Website.

Unfortunately, the transmission of information via the internet is not completely secure. Although we do our best to protect your personal information, we cannot guarantee the security of your personal information transmitted to our website. Any transmission of personal information is at your own risk.

### **Changes to Our Online Privacy Statement**

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The most current version of this Online Privacy Policy is included on the Privacy Policy page available in the footer of our Website. Changes to this policy will be available on the same page and will be determined by referencing the effective date of this policy. You are responsible for periodically visiting our website and this policy to check for any changes. This policy is effective 08/22/2023.

### **Contact Information**

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To ask questions or comment about this Online Privacy Policy and our privacy practices, contact us:

By phone at [360.695.3441](tel:360.695.3441) or toll-free at [800.247.4364](tel:800.247.4364)

Log in to Online Banking at [iQcu.com](http://iQcu.com) or access our mobile app and send us a secured message.

Write to us at iQ Credit Union, PO Box 1739, Vancouver WA 98668-1739.

### **Changes**

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We reserve the right to change this statement, and you agree it is your responsibility to check this statement periodically for any changes.

**Effective Date: September 18, 2023**