

## Web Privacy Policy

### Children's Online Privacy

This is the web site for Health Systems Credit Union. The following is information or use in contacting our main office:

Health Systems Credit Union

7565 Dannaer Dr.

Powell, TN 37849

Phone: 865-859-7008

Web Address: [www.healthsystemscu.com](http://www.healthsystemscu.com)

Currently, our web server does not gather any information on consumers who browse our web page. We only collect information by those who submit loan applications or forms that we have posted on the site for specific Credit Union products or services. We only collect e-mail addresses from those who communicate with us via e-mail such as survey information, etc.

#### USE AND SHARING OF PERSONAL INFORMATION

- 1) The Credit Union will use personal information as appropriate in the normal course of our business to provide the products and services you requested. We will also use this information to provide positive identification of you when you contact us.
- 2) We will not disclose information to third parties (excluding credit union affiliates such as title companies, insurance agencies and companies that perform marketing services on our behalf or to other financial institutions with whom we have joint marketing agreements, etc.) concerning your account with us, except:
  - a) when such disclosure is necessary to complete the transactions;
  - b) to verify the existence and condition of your account for a third party (such as a credit bureau) as is permitted by law;
  - c) to comply with any court order or applicable laws or regulations; or
  - d) when you give us your written permission.
- 3) The Credit Union does not and will not sell or provide personal information to third parties for independent use. We may, however, share personal information with our credit union affiliates as allowed by law, if that information is required to provide a product or service you have requested.
- 4) We request that you keep your personal information as current as possible so that you may get the maximum benefit from the Credit Union. In particular, please make sure that you inform us of any e-mail address change so that we may communicate with you.
- 5) If you do not want to receive e-mail from us in the future, please let us know by sending us e-mail at the above address, calling or writing us, at the above address and phone, to inform us that you are requesting to be removed from our e-mailing list.

#### PROTECTION OF PERSONAL INFORMATION

- 1) The Credit Union uses multiple levels of security, beginning with your browser and ending with the Credit Union's operating system that acts as a virtual information vault inside the Credit Union. Information we receive via online applications is secure and requires industry standard Secure Socket Layer encrypted browsers.
- 2) Protecting your privacy is an ongoing process. We will continue to review the measures we take to safeguard your personal information. These reviews will result in new measures to protect member records, as the Credit Union makes changes to its information security practices and other internal control systems to take advantage of new technology.

## Children's Online Privacy

Health Systems Credit Union (HSCU) provides the kids' section of its web site for the convenience and education of the children of its members. HSCU is committed to protecting the online privacy of the children who visit its web site and to complying with the Children's Online Privacy Protection Act.

IF YOU ARE UNDER THE AGE OF 13, ALWAYS GET A PARENT'S PERMISSION BEFORE GIVING OUT ANY PERSONAL INFORMATION ABOUT YOU - INCLUDING YOUR NAME, ADDRESS, TELEPHONE NUMBER, OR E-MAIL ADDRESS - TO ANYONE ON THE INTERNET.

\*HSCU does not knowingly collect personally identifiable information from children under the age of 13, including "cookies", during web site visits.

\*Because we do not collect the above-mentioned information from children under 13, we do not distribute any such information to third parties.

\*HSCU does not condition the participation of a child in any Kids' Club Page activity on the provision of any unreasonable personally identifiable information.

\*If any personal information is collected for an event or contest including name, address, phone number and e-mail address, this information is used to notify winners and is not sold to third party vendors.

The HSCU Kids' Club Page may include links to other external web sites, including amusement parks, area attractions and merchants that provide products for children. These external sites are not part of HSCU's services, are not under our control, and may not comply with applicable law. Because these external web sites may have privacy policies that are different than HSCU's, please consult the privacy policies of any web site that asks for personally identifiable information before providing it.

Parents should review online activity and can ask to have any personal information from the child deleted and may refuse any further collection or use of the child's information by HSCU. In turn, HSCU may terminate any service provided to the child, but only if the information at issue is reasonably necessary for the child's participation. For example, if a child is entering a contest, the child's name, address, phone number and possible e-mail address (if the contest is a web site only contest) would be necessary for participation for notification purposes; submission of hobbies would be deemed unnecessary and optional information.