



Online Security Policy

Mocse Credit Union (“Credit Union”) is committed to protecting the privacy of members and other visitors to the Credit Union website. To that end, we have adopted the following website Privacy Policy. This policy is effective March 20, 2014. If we make any significant changes to this policy, we will notify website users by posting a prominent link to the updated policy at the www.Mocse.org home page for a period of 60 days after the revised policy takes effect.

Website Pages: Our Internet Service Provider collects and stores information on the domain you use to access our website, the Internet site from which you linked directly to it, the browser you are using, and the date and time of your visit. This information is used to measure the number of visitors to various pages on our website and to help us improve the information provided on the website.

Categories of Information We Collect Through Our Web Site Or Other Online Services: If you submit an application, request a product or service or initiate a transaction via the Credit Union online banking platform accessed through the Credit Union website or another online service that is now or in the future becomes available from the Credit Union (mobile banking for example), we will retain and store the information contained in your application or product, service or transaction request. Examples of information we may collect include your name, address, telephone number, date of birth, social security number, e-mail address and income. You must enter your Online Banking Passcode to access secure areas of Online Banking and other secure online Credit Union services. Personal information collected about you may be shared with third parties as necessary to evaluate your application or provide the product, service or transaction you request. Third parties with whom we share information include service providers with whom we contract to provide Credit Union products or services to you, such as credit card processors or statement printers, third parties involved in your transactions such as merchants or other financial institutions, or third parties verifying information on applications you submit such as consumer reporting agencies or employers. For further information about privacy and our sharing of personal information, please refer to the [Federal Privacy Disclosure](#) and the [State Privacy Disclosure](#).

Changing Your Personal Information: To update the personal information that we have on record for you using our website, log into our secure Online Banking platform and follow the instructions. For security reasons, some changes may require a personal visit to a Credit Union branch, and some changes may require written confirmation.

Third Party Links: We may have links to third party web sites on the Credit Union website. You will be notified and asked to confirm whether you want to continue if a link will take you to a website hosted by a third party. If you continue to a third party website, the third party's privacy and information collection policies will apply to your activity on the third party's website. Unless otherwise expressly stated, the Credit Union does not warrant the products or services of third parties to whose websites you can link via the Credit Union website, and you must resolve any disputes directly with the operator of the third party website.

Do Not Track: "Tracking" refers to the practice of collecting information about consumers' online activities over time and across third party web sites. Except for keeping records of the third party websites from which you link directly to the Credit Union's website and the websites to which you link directly from the Credit Union's web site, we do not track consumer activity across third party websites. Our website is not set up to permit third parties to collect personal information about your online activities over time and across third party websites, except that third parties to whose websites you link directly from the Credit Union website will be aware that you linked to their websites from the Credit Union website.

Cookies: We may use cookies as part of our interaction with your Internet browser. A cookie is a very small piece of information stored on your local computer so it can later be read by our Web server. The Credit Union uses cookies to display information more effectively to you and to collect data about use of our website. For example, cookies enable us to track browser types, time spent on our site, and pages visited and to track response to online promotions. Information collected using cookies is anonymous and does not include personal information. We retain, aggregate, monitor, and analyze data about the use of our website so we can improve the quality and functionality of the website and our electronic service environment. You can disable and delete cookies by accessing your browser's preferences menu. Disabling cookies may, however, interfere with the functionality of the Credit Union's online services that you use such as Online Banking and Online Bill Pay. You can learn more about cookies by referring to your web browser's "Help" function.

Children's Online Privacy: Mocse does not knowingly collect information from individuals under age 18 through our web site or Online Banking platform.

We are committed to providing an outstanding online experience for our members. If you have concern about the accuracy of the information on our web site or experience a problem with a third party whose link you found on our web site, please let us know by calling us at (209) 572-3600 or (800) 44-Mocse.