

Telcoe Federal Credit Union Online Privacy and Security Policy

Online Privacy:

Telcoe will gather public data to track web site usage (e.g., number of hits, pages visited, and the length of user sessions) in order to evaluate the usefulness of our sites. This information is not specific to your personally identifiable financial information.

We may use “cookies” on some pages of our web site for the purpose of serving you better during your visit. A cookie is an element of data that a website can send to your browser, which may then be stored on your system. A cookie does not retrieve any data from your hard drive, carry computer viruses, or capture your e-mail address. Cookies help web sites to keep track of user preferences and to recognize return visitors when you return to a web site you’ve visited before; your browser gives this data back to the server.

You can set your browser to reject cookies. However, if you choose to reject cookies, you may experience problems with online banking. If your browser rejects cookies, you may not be able to sign on to your favorite sites or use the features you like most within those sites.

Online Security:

Telcoe is committed to protecting the confidentiality of your information and online transactions. We use the highest industry standard for online security to secure your online sessions. This process safeguards your banking sessions from intruders.

When you visit our website at www.telcoe.com, we want you to feel secure that we are respecting your privacy. The only private information we have about you is the information you choose to give us.

We provide online forms and applications to better serve the needs of our members. We do not request any non-public information through our online forms, nor do we recommend you provide that type of information online.

Member Only Areas (Internet Banking, e-Statements, and Bill Payment)

Personal identification information is collected when a valid credit union member with active account(s) has registered to enter the secure online transactions area of our web site. The personal identification information enables us to regulate access to those who request such access and can provide the correct personal information. To protect yourself, it is important that you keep your personal identification information confidential. Select PINs and passwords that are unique to you and not easily guessed, and if possible, change them periodically. Ensure that others are not able to view the information you enter when you use a protected area of a website.

E-mail

In general, Internet email messages are not secure, unless they are encrypted. You should use discretion before submitting any personal or financial information via email. Information communicated via email messages traveling through the internet may be intercepted, collected, used or disclosed by others. If you are concerned about the security of email communications, please send your forms or correspondence through the postal service or use the telephone to contact us directly.

Links on our website:

We may provide links to sites outside of our web site to alert you to products, information, and services offered by third parties. These links are provided as a courtesy to give you access to information that may be of interest to you and may be to both the private and public sector web sites. Although we will only provide links to sites we believe are reputable, we do not make any representations concerning the linked sites' contents or availability. Please note that linked sites may have different privacy and information security policies than Telcoe Federal Credit Union. You should review each sites' privacy and information security policies carefully.

External Financial Services:

Please use caution when using external financial aggregation or consolidation services. These are companies that collect personal information from a variety of sources and place them on one website. They are able to do this by having you give them your identification information and password for each individual web site and then use these passwords to access each account. You must provide your permission information to allow these services to collect this data. We recommend extreme caution when using these services and allow encourage you not to provide any account information or password to a site that is not familiar to you.

Preventing Identity Theft:

Telcoe Federal Credit Union is committed to protecting your personal information. Strict policies and procedures have been implemented to ensure that your personal information is kept confidential. Only authorized signers can access account information. Every effort is made to protect our customers from fraud. We will never initiate a request for sensitive information from you via e-mail (i.e., social security number, personal ID, password, PIN, or account number). If you receive an e-mail that requests this type of sensitive information, you should be suspicious. We strongly suggest that you do not share your personal ID, password, PIN, or account number with anyone, under any circumstances. If you receive a suspicious e-mail, you should contact us at: Telcoe Federal Credit Union, phone: 501-375-5321 or email: telcoe@telcoe.com.