

Forest Area Credit Union Website Privacy Policies

Whether you are an existing or prospective member to Forest Area Federal Credit Union, we understand that protecting your privacy and personal information is very important. The following information outlines the policies concerning the security of our website. For more general information on the privacy policy of our institution, see our [Privacy Policy](#) (hyperlink to page with the information contained on pg. 3 of this document)

Our Commitment to Your Privacy

Forest Area Federal Credit Union is committed to protecting your privacy and keeping you informed about how we use the information you provide us.

Data Security

When you use our online services to apply for new accounts, loans, or to enroll in our online banking program, you must provide certain personal information for us to be able to process your request properly. To guarantee that your personal information is kept secure and confidential, it is stored in a secure area of our website. FAFCU, as well as our business affiliates may choose to keep this information, along with information provided from other outside sources, so that we can offer you accounts and services that are relevant to your financial needs. After you are done using these services, we recommend that you logout and properly end your web browser session before leaving your computer.

What are cookies?

A “cookie” is a small file stored on your device that allows a website to keep track of certain information about your browsing. While cookies may be used for a variety of purposes, some of them include keeping track of which pages you visit, how often you visit them, items you have searched for, or for storing security and session information while you are logged into a secure website.

How do we use cookies?

Our website uses cookies to determine if you have previously visited our website, as well as for other marketing and administrative purposes; however, these cookies do not collect any personal information which would be used to identify you, and we do not combine information obtained through these cookies to determine your e-mail address or who you are.

What can I do about them?

If our website’s use of cookies is a concern to you, please configure your web browser’s settings accordingly. Many newer web browsers offer the ability to restrict cookies or to alert you when a website is requesting to use them.

External Links

Forest Area Federal Credit Union is not responsible for the information and security practices used by other websites linked to or from our own website. In most cases, these links to other sites are included for the purpose of providing additional information or services that may be useful to the users of our website.

Children Visiting Our Website

The Children's Online Privacy Protection Act (COPPA) was enacted in an effort to give parents greater control over the information that is collected from their children online and how that information is used. This law applies to all websites and services that are directed to, and knowingly collect information from children under the age of 13. Although there may be pages and links on our website that are directed to children under the age of 13, FAFCU does not knowingly collect information from them. These pages and links are provided to children strictly for educational purposes. For additional information on COPPA, please visit the Federal Trade Commission's [Children's Privacy Website](#).

Protecting Your Online Banking Information

We require a User ID, password, and security questions to be able to access your FAFCU account electronically. If you do not provide this information to us, we will not be able to establish an online banking session for you. To help maintain the security of this information, we recommend that you (1) do not share any of this information with anyone else, (2) change your password on a regular basis, and (3) remember to properly sign out of each session before leaving your computer unattended.

Fraudulent and Suspicious Activity

Forest Area Federal Credit Union does not send unsolicited e-mail messages requesting or asking to verify personal information. If you should receive any such e-mails or phone calls, or you suspect that you are a victim of fraudulent activities, please contact us promptly at (231) 879-4154.

Inquiries and Additional Information

If you have further questions, comments, or concerns about the privacy of your information, please contact us by one of the following methods:

Telephone: (231) 879-4154

Mail: Forest Area Federal Credit Union
P.O. Box 118
Fife Lake, MI 49633

FACTS	WHAT DOES FOREST AREA FEDERAL CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?
Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	<p>The types of personal information we collect and share depends on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> • Social security number • Account balances • Credit History & Credit Score <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
How?	All financial companies need to share member’s personal information to run their everyday business. In the section below, we list the reasons financial companies can share their personal information; the reasons Forest Area Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Forest Area Federal Credit Union Share?	Can you limit this sharing?
For our everyday business purposes— such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes— to offer our products and services to you	Yes	Yes
For joint marketing with other financial companies	Yes	Yes
For our affiliates’ everyday business purposes— information about your transactions and experiences	Yes	No
For our affiliates’ everyday business purposes— information about your creditworthiness	No	We don’t share
For our affiliates to market to you	Yes	Yes
For non-affiliates to market to you	Yes	Yes

To Limit our Sharing	<ul style="list-style-type: none"> • Call 888-879-4154 <p>Please note: If you are a <i>new</i> customer, we can begin sharing your information from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.</p>
Questions?	Call 888-879-4154

Who We are	
Who is providing this notice?	Forest Area Federal Credit Union
What we do	
How does Forest Area Federal Credit Union protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured buildings and files.
How does Forest Area Federal Credit Union collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> • Open an account or Deposit money • Apply for a loan or give us your income information • Provide account information We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only <ul style="list-style-type: none"> • sharing for affiliates' everyday business purposes—information about your creditworthiness • affiliates from using your information to market to you • sharing for non-affiliates to market to you. State laws and individual companies may give you additional rights to limit sharing.
What happens when I limit sharing for an account I hold jointly with someone else?	The limitations will apply to all joint owners on the account.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • Forest Area Services, LLC • CU*Answers
Non-Affiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • Allied Solutions • CUNA Mutual • EconoCheck • Rate Genius
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> • Invest in America

Effective September 11, 2017