

Sharonview Federal Credit Union Digital Services Privacy Statement

This statement is effective as of March 23, 2021.

Sharonview Federal Credit Union is committed to protecting members' privacy. This Digital Services Privacy Statement applies to Sharonview's webpages, Sharonview-branded social media sites, mobile applications, digital banking applications, and digital advertising campaigns, collectively referred to as a "digital property."

The terms "Sharonview," "we," "our," or "us" refers to Sharonview Federal Credit Union and any affiliates or subsidiaries.

Information collected by Sharonview during the application for or servicing of one of our products or services are also governed by Sharonview's [Privacy Notice](#). Please reference that document for additional details on our privacy practices.

Sharonview is a United States-based financial cooperative serving a U.S.-based target market. Our digital properties do not intentionally target children under the age 13 without parental consent. In addition to the privacy practices described within this statement and the Sharonview Privacy Notice, social media sites may have their own privacy policies that you should understand prior to using their services to interact with Sharonview on those sites.

Information Collection

When using a Sharonview digital property we may collect three categories of information about you:

Personal Information: We may collect personally identifiable information about you such as your name, address, phone numbers, email address or other information that identifies you. This includes information you provide via applications, forms, subscriptions, contest entries or other means of collection.

Non-public Information: Through your interactions with us, such as applying for a product or service, we may collect non-public information about you such as your Social Security number, tax identification number, driver's license number, income, Sharonview user name, Sharonview password, occupation or other types of non-public information.

Online Behavior: We may collect information about the Internet Protocol (IP) address of the device(s) you use to access Sharonview's digital properties, your operating system and browser type, referral website information, your digital property usage and page views, your social media preferences (e.g. likes, interests, profile, etc.), your geolocation and aggregate or non-personally identifiable information.

These categories of information may be collected by Sharonview, or by our third-party service providers, through use of various technologies, such as cookies, web beacons, pixel tags or other technologies, to associate your online use of our digital properties and/or with offline personally identifiable information.

We may use information collected from a Sharonview digital property to acquire additional information about you from our marketing partners or service providers. For example, when you submit an application for membership or for a financial product or service, we may use the Social Security number you provided online to access a consumer report which may contain a credit score and information about your creditworthiness to determine if you meet our underwriting guidelines.

When interacting with us on a digital platform that is not owned by Sharonview such as a social media site, never include sensitive personal or non-public information. Communications with Sharonview about your application, membership, and accounts with us should only take place in a secure Sharonview channel such as Sharonview Online or Mobile Banking or by phone with a Member Experience Center representative. Social media sites are not an appropriate place to conduct or discuss your financial transactions.

Information Usage

We may use the information we collect online to:

- market our products and services or those of our trusted partners
- make a decision about your application for a product or service
- service, manage or collect on your account
- offer special deals or promotions
- process transactions initiated by you
- verify your identity or information you provided on an application
- perform everyday business tasks such as data analytics, digital property experience optimization, fraud prevention, security enhancements or product and service improvements
- respond to your questions or inquiries
- comply with federal, state, or local laws, civil, criminal, or regulatory investigations, or other legal requirements
- share with our affiliates or trusted third parties in accordance with the practices described in our Privacy Notice
- aggregate or anonymize data for analytical purposes

Information Disclosure

Sharonview does not sell or otherwise share information about you that we collect or receive, except to companies that perform services on behalf of Sharonview or to other financial institutions with which we have joint marketing or other contractual agreements. Refer to our Privacy Notice for further details on how we share your personal information.

Use of Online Technologies to Collect Information

We may use technologies to store information on your computer when you visit the Sharonview Federal Credit Union website. For example, cookies may be used within our websites to enhance website security, improve website effectiveness, tailor the sites to your individual preferences and improve our marketing campaigns.

Cookies are a string of data sent between a server and a web browser to help track how you are using our websites and improve your online experience. Cookies are not used to retrieve any data from your hard drive, nor can they run a program on your computer. We use cookies to help protect your accounts from being accessed by unauthorized users, to maintain session integrity and to enable enhanced security. Cookies are also used to help us understand your interests and needs so we can provide you with a customized online experience.

A pixel tag, also known as a web bug in an embedded image, is an invisible tag placed on a webpage to register when a particular computer visits that specific page. These tags and beacons are used in combination with cookies. We place these on its (what is "it?" The webpage?) digital properties to better personalize your experience with us and to understand aggregate usage and patterns.

Accepting Cookies. Most web browsers automatically accept cookies. If you do not wish to receive cookies, refer to your browser's online help for further instructions and information on setting cookie preferences. If you turn off cookies, you may not be able to use some digital property features.

Third-Party Websites. Our website may direct you to other sites on the Internet to provide additional information or services that may be of interest to you. Third-party websites may have privacy and security policies different from Sharonview Federal Credit Union. Please review the privacy and security policies of websites reached through links from our website.

Google Analytics. Google Analytics is a digital analytics service that tracks and reports on website traffic (e.g. user page navigation paths, how much time is spent on each page, what days/time users visit, etc.). We use Google Analytics to better understand our website users' behavior to optimize our website experience. Information about how you navigate our site is recorded such as pages visited, how long you're on the site, etc. This is accomplished with cookies, which help store your preferences and navigation information when you visit our webpage. Personally identifiable information is not collected by Google Analytics.

Google AdWords. We use Google Analytics to better understand our website users' behavior to optimize our website experience. AdWords is used to reach prospective members that may be interested in the products and services we offer. We use AdWords to advertise and remarket to or reach similar audiences of those who view our ads. This helps us reach those who we believe could be interested in our products and services. This is accomplished with cookies, which help store your preferences and navigation information when you visit our webpage. Personally identifiable information is not collected by Google AdWords

Google Tag Manager. Google Tag Manager is a tool that helps us manage tracking code. We use this tool to deploy and manage tracking code in order for us to use certain tracking techniques. Google Tag Manager does not collect, retain, or share information from our visitors.

How to Opt-Out of Google Analytics, Google AdWords and other third-party interest-based advertising:

- Opt out of having your online activity tracked by [Google Analytics](#).
- Opt out of seeing personalized ads with [Google AdWords](#) and their partners.
- To manage other third-party interest-based advertising, visit the [National Advertising Initiative Consumer Opt-Out](#)

Updates

We may update this Privacy Statement to provide clarification or notice of changes to our practices. If we make changes, we will revise the date at the top of this Privacy Statement.