



## ONLINE PRIVACY POLICY

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### Online Privacy Policy Practices

Our Online Privacy Policy Statement explains how Ocean State Credit Union protects the privacy of your information and manages it carefully to provide financial products and services to you. Due to the unique nature of the Internet, there is additional information you should know when you visit our website - [www.OceanStateCU.org](http://www.OceanStateCU.org)

**Visiting our Web Site** - You may visit this site to learn about products and services, review interest and loan rates, and read more about the credit union without providing any information about yourself. We do gather data regarding visits to our web site, including IP address, pages visited, length of user session, etc., to evaluate the usefulness of our site.

**Online Applications and Information Request Forms** - Any information provided to us through our web site (i.e. applications or information request forms) will be used solely for processing your request. Demographic information collected from the web site will not be distributed, or sold to any outside source. All information sent using an online application or form is encrypted using security certificates issued by VeriSign.

**Online Banking Access and Passwords** - Online access to your account information is available upon request. After you have submitted an application (located on our web site) and have been approved for access, a Password will be provided. No one can access your Online Banking account without your Username and Password. You may change your Password as often as you like after successfully logging in to the online banking system. This option is located on the main menu in the online banking system. Entering your Password incorrectly three times will lock out your access to the system. Only authorized Ocean State Credit Union personnel can unlock the account once they have positively identified that you are an authorized user on the account to be unlocked. This policy is intended to protect you from hackers or other unauthorized individuals attempting to access your account(s) at Ocean State Credit Union.

- How We Gather and Manage Information Online
- How You Can Manage Your Information Online
- Working with Other Companies
- Linking to Other Websites
- Security Standards

When you use our online (Internet) products and services, we may collect application and/or service offering, site navigation, customer contact, optional survey and other information. We use this information to respond to your requests, personalize our online services and improve our site to make it more responsive to your needs. Refer to the topics below for more detail on the tools we use to serve you better.

When you visit our site, you do so anonymously unless you specifically choose to provide us with information that identifies you personally, for example through emails, applications for products

or services or by accessing your online accounts. If you do provide us with information that identifies you personally, the information is protected by the security measures we have taken to provide for the confidentiality and security of your transactions and personally identifiable information.

**Cookies** - You'll notice this term used across the Internet to describe bits of information that some websites create when you visit their sites and then store on your computer. A cookie is unique to the computer you are using and can only be read by the website that gave it to you. Cookies are a basic way to identify the computer you happen to be using at the time, and do not identify you personally. They cannot be used to obtain data from your hard drive, your email address or personal information stored on your computer. Cookies do not contain viruses.

**How Ocean State Credit Union uses Cookies** - We use cookies for various reasons that are specified below:

To facilitate online transactions, we use session cookies. Session cookies are necessary if you want to login to Online Banking. Session cookies do not remain active after you log off the service which requires their use. Session cookies are also automatically deleted whenever you close all open Web browser windows.

To help you navigate and interact with the content on our site more efficiently, we also use session cookies. For example, session cookies may save you from having to enter the same information twice during an online session. These cookies also help us keep track of how you arrived at certain content, so that we can adapt the presentation of subsequent content to ensure it is relevant to your situation. To personalize your website experience, we may create cookies that help our site remember your preferences when you return at a later time and present customized products and services that may be of special interest to you. Unlike session cookies, which do not remain active after you log off a site, these cookies remain on your computer after you log off. You can delete these cookies from your computer at any time.

To evaluate our website, we may use cookies to track how visitors use our site, such as which pages are viewed the most or identify the most common navigation paths. This information is used to improve the content, usability and functionality of our website. Although these cookies remain on your computer after you log off, you may delete them from your computer at any time.

**Cookies - We Want You to Know** - Although we do not collect any personally identifiable information from, or store personal information in cookies, Ocean State Credit Union will still treat the information supplied through cookies with the security and privacy protections as we do with other member information we receive.

**Do you have to accept cookies?** - No, you can disallow cookies by making the appropriate selection from your browser options to inform you when cookies are set or to prevent cookies from being set. You should understand, however, that cookies are required to login and navigate within the Online Services area. Therefore, if you set your browser options to disallow cookies, you may limit the functionality we can provide when you visit our site.

**Protecting Children's Privacy** - We respect the privacy of your children, and we comply with the practices established under the Children's Online Privacy Protection Act. We do not knowingly collect or retain personally identifiable information from consumers under the age of thirteen.

For more information about the Children's Online Privacy Protection Act (COPPA), please visit the FTC website: [www.ftc.gov](http://www.ftc.gov)

**E-mail Communications / E-mail to Ocean State Credit Union** - When you send us an e-mail, we use your e-mail address to reply, and for a limited time we may store your e-mail address, your message, and our response for quality assurance purposes. We may also do this to meet legal and regulatory requirements. If we collect your email address in this manner, we will not use it to notify you about Ocean State Credit Union's products and services unless you have given us prior permission to do so.

**E-mail From Ocean State Credit Union and Your Preferences** - We often use e-mail to inform members about products, services or product enhancements that may be of interest once you have given us permission. You will have an opportunity to tell us if you no longer wish to receive these messages, and will also have the opportunity to opt out of future messages with each marketing e-mail you receive from Ocean State Credit Union.

**E-mail from Other Sources** - Ocean State Credit Union takes your email marketing preference seriously and will not send marketing messages if you tell us you do not want to receive them. Additionally, we will send you email servicing messages only when necessary or at your initiation to quickly deliver important product enrollment, account or service information potentially requiring action on your part. Rest assured, when you receive such messages, they will be clearly marked as coming from Ocean State Credit Union and will not request confidential information such as a social security number, permanent login name, and/or access code to be provided and sent back through unsecured email.

**Suspicious E-mail** - Should you receive a suspicious email that appears to be from Ocean State Credit Union, please contact us at:

(401) 397-1900 or (877) 397-1900

Or write to us at:

2006 Nooseneck Hill Road  
Coventry, Rhode Island 02816

You may also e-mail us by using the secure email form on the "Contact Us" section of [www.OceanStateCU.com](http://www.OceanStateCU.com). You may also wish to contact your Internet Service Provider for support in blocking emails or subscribing to a spam filter they may offer.

**IP Addresses** - When you log on to Online Banking, you pass through a "firewall" we use for security purposes. As you pass through it, we may identify the Internet Protocol (IP) address associated with the device you are using, such as a personal computer or handheld device. The IP address does not identify you personally, but it may allow us to identify the device you're using. In certain instances, we may also obtain other information about your device to allow us to better identify you as an Online Banking user. We may retain this information in case we ever need it for reasons related to the protection of member information and/or security.

**How You Can Manage Your Information Online** - If you are an Online Banking user, you may update some of your personal information

quickly and easily online, such as access information like resetting your Password and setting up e-mail addresses for alert services.

**Secure Online Banking Environment** - Ocean State Credit Union's computer system does not connect directly to the Internet. Any and all requests for data must pass through two distinct validation and control centers also known as Firewalls. Secure Socket Layering (SSL) protects all data transmissions between your personal computer and Ocean State Credit Union's computer system. SSL utilizes authentication and encryption technology developed by RSA Data Security, Inc. This method of cryptography protects your private information from deciphering by unauthorized individuals.

**Working with Other Companies** - We work with a number of other companies to ensure that we are providing the value and service you expect from a leader in financial and Internet services.

**Service Providers on the Internet** - Occasionally you will notice on [www.OceanStateCU.org](http://www.OceanStateCU.org) that services are "Powered by" or "Provided by" content providers or technology service partners. We contract with these vendors to assist in serving you better. We are highly selective in choosing these companies, and they are only allowed to use member information for the purpose of providing the services Ocean State Credit Union has contracted with them to provide.

**Co-branded and Alliance Relationships** - Ocean State Credit Union has established relationships with other parties on the Internet to bring you the benefit of products and services we may not offer. We offer you access to these other companies either through the use of hyperlinks to their sites from our site, or by offering "co-branded" sites in which both Ocean State Credit Union and the other company share the same URL, domain name or pages within a domain name on the Internet and the names or logos of both companies are displayed. Generally, we do not own the co-branded sites and therefore do not control how those companies use any information you supply them. It's important that you review their privacy policy to understand how they manage any information you supply them. However, if you are providing information to Ocean State Credit Union, we will always adhere to our Privacy Statement.

**Linking to Other Websites** - Links to third-party sites are provided for your convenience. Such sites are not within our control and may not follow the same privacy, security, or accessibility standards as ours. Ocean State Credit Union neither endorses nor guarantees offerings of the third party providers, nor is Ocean State Credit Union responsible for the security, content or availability of the third-party sites, their partners, or advertisers. We encourage you to review the privacy policies of third parties before providing information on their sites.

**Security Standards** - Protecting your personal information online is vital. We go to great lengths to see that your transactions and personally identifiable information are confidential, secure, and protected from loss, misuse, alteration or destruction.

