

BSE Privacy Policy

BSE Credit Union is committed to providing financial products and services that enable our members to meet their financial goals. On occasion, we are required to share information about you to other entities with which we conduct business. Protecting members' personal information is a high priority of this credit union. We are required by law to explain how we collect, use and safeguard your personal information.

Information We Collect About You

BSE Credit Union collects non-public personal information about you from the following sources:

- Information we receive from you on applications or other forms;
- Information about your transactions with us;
- Information we receive from a consumer reporting agency.
- Information obtained when verifying the information you provide on an application or other form; this may be obtained from your current or past employers, or from other institutions where you conduct financial transactions. Credit Union members always have access to their account information to ensure its accuracy.

Automatically Collected Information

Every time you visit a website, some information is automatically collected from you. For example, this information may include some or all of the following items: your computer's internet protocol (IP) address and or domain; type and version of Internet browser software and operating system you use; date, time, and duration of your Website access; specific pages, buttons, images, videos, links, or forms that you access while visiting the Website; and demographic information concerning the country of origin of your compute and the language(s) used by it.

Parties Who Receive Information From Us

We may disclose non-public personal information about you to the following types of third parties:

- Financial companies, such as, insurance companies and mortgage service companies
- Non-financial companies, such as, consumer reporting agencies

BSECU will only partner with businesses that follow strict confidentiality policies.

Under no circumstances will BSE Credit Union authorize or allow these financial partners to sell member information that they obtain from BSE.

Information Collected via Cookies and other Similar Technology

"Cookies" are small text files that are placed on your computer to distinguish you from other visitors to a Website. The credit union does NOT use this technology.

Information You Choose to Submit

For most of the browsing on our Website, we neither require nor collect personally identifiable information. You can browse our Website and take as much time as you want to review our services without having to submit such information.

Disclosure of Information to Parties That Provide Service to Us

We may also disclose all of the information we collect, as described above, to companies that perform marketing services on our behalf or to other financial institutions with which we have joint marketing agreements. We may also disclose information about you under other circumstances as permitted or required by law. These disclosures typically include information to process transactions on your

behalf, conduct the operations of our credit union, follow your instructions, or protect the security of our financial records.

Third Party Websites

Our Website may contain links to third party websites. These links to third party websites are not part of our Website. We are not responsible for any losses or damages in connection with the information, security, privacy practices, availability, content or accuracy of materials of such third party websites. These third party websites might have privacy policies different from us and third party websites may provide less privacy and/or security than our Website. We encourage you to review the privacy and security policies of all third party websites before you share any personally identifiable information.

E-Mail Communications

Forms of communication such as, e-mail, text messaging, our Website Contact Us or similar forms, or other forms of electronic communication are inherently insecure. Please refrain from submitting sensitive personal information (such as account number or social security number) via e-mail or similar method of communication.

Suspicious E-Mail

We will never e-mail you to request personal account information over the internet or by any other means. Help protect yourself against online fraud – if you suspect that an unsolicited e-mail is fraudulent, please contact us.