

## **Conservation Employees' Credit Union Website Terms and Conditions**

**If you want to know more about how we record non-personal information about your website visit or how we use information that you voluntarily submit while on our website, read on. Otherwise, enjoy your visit!**

### **Use of this Website**

Please read the following terms and conditions carefully. By accessing or using this website, you agree to be bound by these terms and conditions and accept them in full. We reserve the right to revise these terms and conditions at any time by updating this agreement online. Revisions will be effective as of the time the revised agreement is posted online.

Contents included in this website are solely for the personal use of website users. You may not copy (other than a copy for personal use), modify, distribute, transmit, display, perform, reproduce, transfer, resell or republish any the contents of this website without the prior written consent of Conservation Employees' Credit Union.

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 refer to the Conservation Employees' Credit Union Privacy Statement to understand what we do.

### **Non-Personal Information We Record**

If you do nothing during your visit but browse through the website, read pages, or download information, our website's operating system will automatically record some general information about your visit. During your visit, our web operating system will record:

- The Internet domain for your Internet service, such as "xcompany.com" or "xcompany.net", a private Internet access account, "yourschool.edu" if you connect from a college or university domain or "yourstate.gov" or if you are connecting from a state government domain.
- The type of browser (such as "Google Chrome version X" or "Microsoft Edge version X") you are using
- The type of operating system (such as Macintosh, Windows, Android or Linux, etc.) you use
- The type of device (such as iPad, iPhone, PC/Mac computer, Android device, etc.) you use to access our site

- The date and time you visit our site, and the web pages you visit on our site
- The address of the previous website you were visiting, if you linked to us from another website

We use this information for statistical analysis, to optimize and improve our sites. This tracking system may record individual information so that we can display relevant and valuable content during your website visit.

PLEASE NOTE: Older versions of web browsers may have vulnerabilities that could compromise the security of your personal information. While we strive to provide compatibility with a wide range of browsers, we cannot guarantee full support for older versions. It is recommended to use the latest version of your preferred browser to ensure the best experience and security while accessing our website. If you encounter any issues while using an older browser, consider updating to a more recent version or switching to a supported browser to mitigate any potential risks.

### **Personal Information We Record**

Personal Information means personally identifiable information such as information you provide via forms, surveys, applications or other online fields including name, postal or email addresses, telephone, fax or mobile numbers, or account number.

We may use Personal Information:

- to respond to your inquiries and fulfill your requests;
- to send you important information regarding the website, changes to terms, conditions, and policies and/or other administrative information;
- to send you marketing communications that we believe may be of interest to you;
- to personalize your experience on the website by presenting content, ads or offers tailored to you;
- to allow you to apply for products or services (e.g., to prequalify for a mortgage, apply for a credit card, apply for a personal loan or to open a financial product) and evaluate your eligibility for such products or services;
- to verify your identity and/or location (or the identity or location of your representative or agent) in order to allow access to your accounts, conduct online transactions and to maintain measures aimed at preventing fraud and protecting the security of account and personal information;

- to allow you to participate in surveys, sweepstakes, contests and similar promotions and to administer these activities. Some of these activities have additional rules, which may contain additional information about how personal information is used and shared;
- to allow you to use the financial planning tools. Please note that some planning tools may require you to provide personal information to use. Information that you enter into one of these planning tools may be stored for future access and use. You have the option not to save the information;
- collected through aggregation services such as Insights in order to consolidate your financial account information at one online location; understand what product or service may be of interest to you; and present you with offers;
- collected through our social media pages and interactions with you to assist in verifying your identity and account status. We may combine this information with information we already have;
- for business purposes, including data analysis, audits, developing and improving products and services, enhancing the website, identifying usage trends and determining the effectiveness of promotional campaigns;
- for risk control, for fraud detection and prevention, to comply with laws and regulations, and to comply with other legal process and law enforcement requirements;
- in other limited circumstances, including requests from law enforcement or limited other parties, we may be required by law to disclose information that you submit. Also, email is not necessarily secure against interception. Please use the Secure Message option on our website when communicating personal information.

### **Links to Other Sites**

This website may provide links to websites controlled by third parties who are not Conservation Employees' Credit Union affiliates. We try to ensure that links that leave our site are clearly labeled. The existence of any such links does not constitute an endorsement by us. Conservation Employees' Credit Union has no control over any such other websites or the contents; therefore, the privacy policies and procedures described here for Conservation Employees' Credit Union do not apply to any external links. We encourage you to read the privacy policies of any site you link to from ours, especially if you share any personal information. Be informed. You are the person best qualified to protect your own privacy.

## **No Personal Advice**

This website contains general information and in some places, we provide tools and calculators to help you see how different products may affect your finances. Since we can't know all of your personal circumstances in an online session, nothing on this website is intended to provide personal financial, tax or legal advice. Please consult with your own financial, tax, insurance and legal advisors. We do not create a fiduciary relationship with you through your use of this website.

## **Cookies**

Most web browsers are set to accept cookies by default. If you prefer, you can usually choose to set your browser to remove cookies and to reject cookies. Removing or rejecting cookies could affect certain features or services of our website.

## **Chat**

During your use of this website, you have the discretion to use the interactive online chat service available to you. Conservation Employees' Credit Union makes no warranty that the chat service will be available at any particular time or be free of fault or error.

## **Online Banking**

If you are enrolled in Conservation Employees' Credit Union's Personal Online Banking, your use of the service is governed by our Online Access Agreement. If there is a conflict between these website terms and conditions and the Online Access Agreement, the Online Access Agreement controls.

## **Indemnification**

You agree to defend, indemnify and hold harmless Conservation Employees' Credit Union, its affiliates and their respective director, officers, employees and agents from and against all claims and expenses, including attorneys' fees, arising out of your violation of the terms and conditions or misuse of this website, including such violation or misuses conducted by your employee or agent, if applicable.

## **Venue**

Disputes arising from the use of the website shall be exclusively subject to the jurisdiction of any federal or state court of the State of Missouri.