Cabrillo Credit Union prides itself on protecting member information. This Online Security Policy describes how we manage this responsibility on our website.

Information Collection. Various tools are provided on our website to help members and potential members learn about the products and services we offer, as well as to assist in financial planning. The credit union does not capture personal information when consumers browse our website and/or use tools, such as financial calculators.

When processing an online application for a credit union product or service, you will be prompted to enter applicable personal information which is protected in accordance with the credit union's Privacy Policy. We collect the following types of nonpublic personal information through our website:

- Information received from membership applications, loan applications and other forms submitted on this site such as your name, address, social security number, assets, and income.
- Information about transactions completed using eBranch, mobile banking services, email, and chat.
- Information we received from consumer reporting agencies, such as credit score and credit history.

You may elect not to enter this information and instead complete the information in a branch or via phone.

We use website browser software tools such as cookies and web server logs to gather information about the usage of our website in order to constantly improve our site and understand consumer preferences. We also use website log files and IP addresses to analyze trends, administer the website, track user movements and gather broad demographic information for aggregate use. IP addresses are not linked to personally identifiable information.

Security Procedures. You can use our website with assurance, knowing that the information you submit to us is secure. All online applications and submission forms on our website are secure and encrypted. The credit union subscribes to the highest encryption forms available for general commercial use. Emails that you send to us outside our online banking service (eBranch) may not be secure. For your privacy you should not send confidential information such as social security or account numbers to us through an unsecured email.

Cookies. "Cookies" are a feature of web browser software that allows web servers to recognize the computer used to access a website. They are small pieces of data that are stored on a user's computer by their web browser. Persistent cookies are stored on the computer's hard drive and are accessible until they expire or are manually deleted. Session cookies are temporary and

stored in the computer's memory until the web browser is closed. When using eBranch, you are required to accept session cookies in order to be properly authenticated. Information gathered through cookies and web server logs may include information such as the date and time of visits. Cookies make it easier for a user to move from web page to web page and to complete transactions over the Internet.

Do Not Track: The credit union does not track any behavior on its website, nor via eBranch. The credit union does no third party tracking.

Links. The credit union's website includes links to outside third parties. When you click on these links you will be notified that you are leaving the credit union's website. The credit union is not responsible for practices employed by websites of other companies linked to from neither our site, nor the information or content contained therein. We cannot, and do not, make any representations about the security, tracking, practices and policies of these companies, and are not responsible in any way for how these companies use cookies or any information you provide to them. Please remember that when you use a link to go from our website to another website, our Privacy Policy is no longer in effect. Your interaction on any other website, including websites which have a link to our site, is subject to that website's own rules and policies.

Children's Privacy. The credit union does not knowingly collect data from children age 13 and younger.