

Online Privacy Policy

Effective 04/08/2014

Introduction and Scope of Policy

This Online Privacy Policy ("Policy") applies to your interaction with Altura Credit Union ("Altura", "we", "us", "our") through our website www.alturacu.com ("Site") and our mobile banking application. By using our website or mobile application you consent to this Policy, including your consent to our use and disclosure of information about you in the manner described in this Policy.

Information We May Collect

When visiting our website, you may be asked to provide personally identifiable information when opening an account, applying for a loan, or for accessing online and mobile banking. This information may include your: name, email address, physical address, phone number, tax identification number, date of birth, and any other identifier that permits physical or online contacting of a specific individual.

Protecting Your Information

Altura respects your right to privacy and recognizes the importance of protecting your personally identifiable information. We maintain physical, electronic, and procedural safeguards that comply with federal standards to protect your information.

Sharing Your Information

We may share information with third parties with whom we work with, only as permitted by law, such as companies that help us administer and service accounts. When permitted or required by law, we may share information with third parties for purposes such as responding to legal processes or disclosure to a credit reporting agency. We do not disclose personally identifiable information or make available any personal information about your online activities over time and across different websites when you use our Site. For more information on how we may share information with affiliates and third parties please see the additional privacy policies "California Privacy Choices for Consumers", "Federal Privacy Policy and Opt-Out Notice", and "Affiliate Marketing Opt-Out Notice" located at www.alturacu.com/fees

Cookies and "Do Not Track"

A cookie is a small piece of information that a website stores on your web browser and can later retrieve. The cookie can be read by the website that "set" the cookie and cannot be read by any other website. We use cookies for managing online banking sessions and in areas where you are able to customize the information you see. The use of cookies makes your online experience easier and more personal. You may customize your browser to inform you when cookies are set, prevent cookies from being set, or enable your web browser's "Do Not Track" signal. We may not separately respond to or take any action with respect to a "Do Not Track" configuration set in your web browser.

Third Party Links

We may include or offer third party products or services on our website. These third parties websites have separate and independent privacy policies. We therefore have no responsibility or liability for the content and activities of these linked third party sites. While we make every effort to keep you information secure, we do not control the policies of other websites.

Making Sure Your Information is Accurate

As part of the California Online Privacy Protection Act, we offer several ways to review and/or update your information. For online banking users you may log into our online banking and select the “My Settings” tab. You may also call us at 888-883-7228, write to us at P.O. Box 908, Riverside, CA, 92502, or visit your local Altura branch.

Children’s Online Privacy Protection Act Compliance

We do not knowingly collect personally identifiable information from individuals under the age of 13 through our website or mobile banking application without obtaining verifiable consent from their parents. For more information about the Children’s Online Privacy Protection Act (COPPA), visit the FTC website: www.ftc.gov

Changes to Our Online Privacy Policy

If we update our Online Privacy Policy, we will make the revisions to this Policy and revise the effective date posted at the top of this Policy. Your use of the Site following the revisions to the Policy means that you accept the updated policy.

Contacting Us

If you have any questions regarding this Online Privacy Policy you may contact us using the following information:

888-883-7228

Altura Credit Union

P.O. Box 908

Riverside, CA 92502