ONLINE SECURITY POLICY

San Diego County Credit Union

At San Diego County Credit Union, protecting the confidentiality of our members' information is a priority. This Online Security Policy describes how we manage this responsibility on our website. We intend this Online Security Policy to be dynamic in response to ongoing changes in new technologies, business practices and member needs and it will be updated periodically as necessary.

Information Collection. Various tools are provided on our website to help members and potential members learn about the products and services we offer. When browsing our website and using tools such as calculators, we do not collect, capture or retain your personal information. When processing an online application for a product or service, you will be prompted to enter applicable information which is protected in accordance with our Privacy Policy. In these cases, we collect only the information necessary to process your requests. 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, better serve our visitors and as specified on the below Cookie section. 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. We want you to use our website with confidence, knowing that the information you submit to us is secure. All online applications and submission forms on our website are secure and encrypted. The encryption strength varies depending on the browser you are using, however, most current browsers offer 128 bit encryption. For online application and submission form pages, you will see a Norton Secured powered by VeriSign Seal. VeriSign provides us with Internet trust services for secure electronic communications over IP networks. Click on the Secured Seal to view the VeriSign certificate and additional information about their services and security. Additionally, many browsers display a secured lock symbol to indicate a secure connection. Emails that you may send to us outside our online banking service ("Internet Branch") may not be secure unless we advise you that security measures will be in place prior to your transmitting the information. For that reason, we ask that you do not send confidential information such as social security or account numbers to us through an unsecured email.

For members, when you login to Internet Branch the SSL protocol is used to establish a secure and encrypted session with our server. This encryption is designed to ensure the privacy and integrity of the information exchanged. You can tell whether your browser is in secure mode by looking for the secured lock symbol on your browser window. To obtain details about the encryption, position the arrow of your mouse over a portion of the page where there is not a graphic image. Right click on your mouse and select the option that provides properties or information about the page being viewed (note: The option title will vary by browser). The properties or page information section will indicate the encryption strength being used to view the secure page.

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 are stored in the computer's memory until the web browser is closed. When using Internet Branch online banking, 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, the pages viewed, time spent at the website and the websites visited just before and just after our site. Cookies can remember what information a user accesses on one web page to simplify subsequent interactions with that website by the same user or to use the information to streamline the user's transactions on related web pages. This makes it easier for a user to move from web page to web page and to complete transactions over the Internet. Web beacons, also known as "clear gifs," "one-pixel gifs," "web bugs," "Internet tags" or "pixel tags" are small graphic images on a website or in an email that allow us and third parties to monitor the activity on our website or to make cookies more effective. This information also allows us and/or third party business partners acting on our behalf to target market our products and services to you during internet sessions, You are not obligated to accept a cookie or beacon from our website, or any other website, and may modify your browser so that it will not accept cookies or beacons at your discretion. If you would like to opt out of our advertising cookies/beacons visit privacychoice.org/choose. You can also opt out of target marketing by visiting industry-wide opt out sites such as aboutads.info/choices and networkadvertising.org/choices.

Links. We are not responsible for practices employed by websites of other companies linked to from our site, nor the information or content contained therein. We cannot, and do not, make any representations about the security, 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. This remains true even where the linked site appears within the parameters or window/frame of our website. Often, links to other websites are provided solely as pointers to information on topics that may be useful to users of our site. Please remember that when you use a link to go from our website to another web site, 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. Please read those rules and policies before proceeding.

Children's Privacy. Our Site is not intended for use by children under the age of 13. We do not knowingly market to, nor solicit data from children.