



## Climb Credit Union Online Privacy Policy

Climb Credit Union recognizes and respects the privacy of its members and other users of its website resources. We are committed to protecting information on and within our website resources with the same safety and confidentiality standards utilized in all Climb Credit Union transactions and interactions.

Climb Credit Union is committed to making financial products and services available that will enable you to meet your financial needs and reach your financial goals. Protecting personal information and using it in a manner consistent with your expectations is a high priority for everyone associated with our credit union.

As a member of our credit union, you are also responsible for safeguarding your financial information.

**General Use:** As a general policy, Climb Credit Union does not automatically collect personal information from users of its website resources. Climb Credit Union does collect and store information on the domain a user uses to access its website resource, the internet address of the website from which a user links to the credit union's website resource and the date and time of the visitor's visit to the credit union's website resource. This information measures the number of visitors to its resource and the route a user travels while within the credit union's website resource to serve website users better and improve design and site navigation.

**Online Forms:** Climb Credit Union provides several online form resources (i.e., loan application, new account application) to better serve the needs of its members. Personal information provided by a user via any of the credit union's online forms is used by Climb Credit Union only to process the member's request for service. If the user is concerned about the security of transmitting this information via the Internet, the user is encouraged to contact the credit union directly at 303-427-5005 or transmit the information via another resource.

**Email Communication:** Personal information transmitted to Climb Credit Union may be used by credit union staff to respond to inquiries for service or information or improve the service the credit union provides. Since email communication may not be secure against interception by unauthorized individuals, users may want to seek alternatives to email when it is necessary to provide sensitive or personal information. Likewise, the credit union will not transmit sensitive or personal information that can compromise or violate a user's privacy when communicating via email unless sent securely where the email is encrypted.

**Website Links:** As a courtesy to our members, we may provide links to other related websites that we feel may be of interest or use to you. We assume no responsibility for the availability or content of these sites. The addition of any of these links is not to be construed as an endorsement of any services offered by these sites.

**Cookies:** Climb Credit Union uses small text files called cookies to collect anonymous data for purposes as allowed by law, including improving our website, services and information security. Our cookies do not collect or store any personally identifiable information.



We may share this information when required by law and with service providers who assist Climb Credit Union with tracking website usage.

By using Climb Credit Union’s website, you consent to the Credit Union’s Website Security policy.

**Privacy of Children:** This site is not directed to individuals under the age of 13, and we request that these individuals do not provide personal information through the site. We do not knowingly collect information from children under the age of 13 without parental consent. Visit the Federal Trade Commission at [www.ftc.gov](http://www.ftc.gov) for more information about the Children’s Online Privacy Protection Act (COPPA).

**Information Collected while using our Mobile App:** While using our application, you may be asked to enable the following access. You can disable access for these permissions in your device settings at any time.

Permission to Access and Collect Information from Your Device:	What data is collected?	How is it used What data is collected?
Camera	Photos and Images when using the Mobile Check Deposit Function or live video when using Video Chat.	Images are captured when you use the Mobile Check Deposit function. Video is collected when using the Video Chat function.
Photos (Images)	Photos or Images from your mobile device camera are accessed when you use the Mobile Deposit Check function.	Images are utilized and will be uploaded to the Credit Union's servers or a Service Provider's server to process mobile check deposits.
Audio	Audio is collected when using live Audio functionality.	Live audio is utilized when using Audio Chat to speak with an agent and may be uploaded to the Credit Union's servers or a Service Provider's server.
Video	Live Video is collected when using the Video Chat functionality.	Live Video is utilized when using Video Chat to speak to an agent and may be uploaded to the Credit Union's servers or a Service Provider's server.
Location	Device Location data.	Location data is used to enable the search for branches and ATM locations near you.
Access to Storage	Allows access to files/media on the device, including SD card contents.	Storage access is used when downloading e-statements to your device or for Secure Messaging attachments.
Phone State	Allows access to information about the user's device for device identification.	Network Connections, Wi-Fi Connections and Biometrics Hardware.