

## **Online & Mobile Privacy Policy**

We at Top Tier Federal Credit Union, respect your privacy and your right to confidentiality. We take every possible measure to ensure that your information is protected and remains private. We maintain physical, electronic, and procedural safeguards that comply with regulations to guard your nonpublic personal information. In short, we work hard to earn your confidence and preserve your trust.

Our Online & Mobile Privacy Policy describes the information that we collect through our Top Tier Federal Credit Union website, online services, mobile app and social media pages and/or accounts.

### **Agreement Acceptance**

By visiting our website, social media pages and/or by using any of our online services including mobile app, you are agreeing to and accepting the practices described in this policy and consent to our use of cookies and similar technologies. This Agreement is subject to change from time to time. The Credit Union reserves the right, in its sole discretion, to modify and update this policy periodically. Please read this agreement carefully.

### **How We May Collect Information:**

Top Tier Federal Credit Union may use cookies, web beacons, tracking pixels, and other tracking technologies when you visit our website, including any other media form, media channel, mobile website, or mobile application related or connected thereto to help customize our website and improve your experience.

A cookie is a small data file that is served by our platform and stored on your device. We, as well as third-party vendors, including Google, use cookies to optimize and personalize content. You have the ability to accept or decline cookies. Most web browsers automatically accept cookies, but you may be able to modify your browser settings to decline cookies. Cookies may also be used to track how you use our site(s) and services to target ads to you on other websites.

We utilize Google Analytics and similar tools to collect non-personally identifiable information when available. Analytics tools provide us with information that is statistical. It cannot be tracked back to an individual. Google's ability to use and share information collected by Google Analytics about your visits to our site is restricted by the Google Analytics Terms of Service and the Google Privacy Policy.

### **Information We May Collect About You:**

- Information you input into online applications and forms for membership, products and/or services.
- Information about your transactions with us while on our website, digital platforms and our mobile applications.

We may also collect, use and store information about your visit, including but not limited to:

- General location information such as city, state or geographic area
- Online Activity Data like page views, activity, navigation between pages, date, time and duration of your site access
- Your IP Address. This is a number automatically assigned by your Internet Provider to the device that you are using.
- The type of device (iPhone®, Android™) used to view and interact with our site as well as what mobile carrier and/or Internet service provider is used
- The type and version of Internet browser software and operating system used

### **What We May Use Information For:**

Top Tier FCU collects information to provide you with our products and services and to optimize your experience when using our products and services. We may share your personal information with our affiliates and with select third parties in accordance with our privacy policy. We may share personal information when required by law or if we suspect fraud.

### **Third-Party Websites**

Top Tier may provide links to websites that are owned or operated by other companies ("third-party websites"). When you use a link online to visit a third-party website, you will be subject to that website's privacy and security practices, which may differ from ours. Top Tier FCU is not responsible for the content on linked websites. You should familiarize yourself with the privacy policy, terms of use and security practices of the linked third-party website before providing any information on that website.

### **Privacy of Minors**

We do not knowingly collect personal information from those under the age of 13 without the consent of a parent or legal guardian.

### **Social Media**

Top Tier collects information from our social media pages. When you interact on any of our social media pages, you are subject to the security and privacy policies of the social media platforms.

For questions or concerns, you may contact us at  
**1-814-226-5032 or email us at [info@toptierfcu.org](mailto:info@toptierfcu.org)**