

## **Zeal Credit Union Digital Privacy Policy**

Zeal Credit Union has prepared a digital privacy policy to be used in conjunction with our standard [Privacy Policy](#). Our standard [Privacy Policy](#) applies to both our digital and non-digital services. Our digital privacy policy is outlined below.

### **Cookies and Information We Collect for Online Banking**

If you conduct transactions with Zeal Credit Union via Online Banking, you may have noticed our use of cookies. Cookies are a small text file assigned and attached by a web server to the directory file on your computer. Cookies enable our systems to recognize your browser and your information as you navigate and conduct transactions within Online Banking. If we did not use cookies within Online Banking, you would need to enter your account number and password each time you wanted to see another page or for each transaction you initiate. Online Banking uses session cookies that are temporarily stored on your computer only during your current session and are automatically deleted from your computer when you close your browser or logout of the Online Banking system.

### **Cookies and Information We Collect at our Homepage**

We collect information from all visitors to our website regarding user behavior through the use of cookies. The use of cookies are designed to improve the end user experience, and all users remain anonymous while visiting our homepage. The information we collect includes which pages are accessed, duration of the visit, frequency of visits, geographic location, the devices and operating systems in use and other similar demographic data. Information obtained from our website is kept secure, and access to that information is limited to the credit union personnel who need to know the information to provide products or services to our members and properly operate the credit union.

### **Online Banking Security Measures**

Zeal Credit Union's online banking website is a secured website. Our online banking website encrypts any data sent and received with Secure Sockets Layer (SSL) and Transport Layer Security (TLS) Technology, which is used to provide a secure channel for data transmission across computer networks using public key cryptography. A website secured with the SSL/TLS protocol will cause a padlock to display in the URL address bar of a Microsoft browser, ensuring that data transmitted from that page cannot be altered when routed over the Internet. Browsers that do not support SSL/TLS are unable to access the Online Banking application. In addition, Zeal Credit Union employs the use of firewalls which are designed to protect our computer network from outside internet activity. These firewalls are regularly monitored to assure their security.

### **Homepage Security Measures**

The Zeal Credit Union homepage website is a secured website. At the Zeal Credit Union homepage members may fill out applications for our products. We use Secured Socket Layer (SSL) technology on our website to encrypt any data that is sent or received. A website secured with the SSL protocol will cause a padlock to display in the URL address bar of a Microsoft browser, ensuring that data transmitted from that page cannot be altered when routed over the Internet. In addition, Zeal Credit Union employs the use of firewalls which are designed to protect our computer network from outside internet activity. These firewalls are regularly monitored to assure their security.

### **Links to 3rd Party Websites**

Our web site may contain links to other websites. Zeal Credit Union is not responsible for the privacy practices of those sites. We encourage all users to read the privacy statement of all linked web sites. When leaving our site for a site hosted by another company, you will receive a popup notice telling you that you are leaving our site, and users must accept or reject the prompt.

### **Children's Online Privacy Protection Act (COPPA)**

Zeal Credit Union does not market to or collect data online for Rock Star Saver youth accounts, which includes all members age 0-11. For children ages 12-17 in the Nextgen program, we market to and collect data for our online banking product only. No other products and services requiring data collection online are knowingly marketed to children under the age of 13.

### **Questions**

If you have questions about our digital privacy policy, please contact:

Zeal Credit Union

17250 Newburgh Rd.

Livonia, MI 48152

Phone: (800) 321-8570

E-mail: [memberservices@zealcu.org](mailto:memberservices@zealcu.org)