

State Department Federal Credit Union Website Privacy Policy

How We Collect and Use Information

We and our third-party service providers may collect and use Other Information in a variety of ways, including:

Through your browser or device: Certain information is collected by most browsers and/or through your device, such as your Media Access Control (MAC) address, device type, screen resolution, operating system version and internet browser type and version. We use this information to ensure Sites function properly, for fraud detection and prevention, and security purposes.

Using cookies: Cookies are pieces of information stored directly on the device you are using. Cookies we use do not contain or capture unencrypted Personal Information. Cookies allow us to collect information such as browser type, time spent on the Site, and pages visited. We use the information for security purposes, to facilitate navigation, to display information more effectively, to personalize/tailor your experience while engaging with us, and to recognize your device to allow your use of our online products and services. We collect statistical information about the usage of the Site in order to continually improve the design and functionality, to monitor responses to our advertisements and content, to understand how visitors use the Site and to assist us with resolving questions regarding the Site.

You can refuse to accept these cookies and most devices and browsers offer their own privacy settings for cookies. You will need to manage your cookie settings for each device and browser you use. However, if you do not accept these cookies, you may experience some inconvenience in your use of the Site and some online products and services. For example, we will not be able to recognize your device and you will need to answer a challenge question each time you log on.

Other technologies including pixel tags, web beacons, and clear GIFs: These may be used in connection with some Site pages, downloadable mobile applications and HTML-formatted email messages to measure the effectiveness of our communications, the success of our marketing campaigns, to compile statistics about usage and response rates, to personalize/tailor your experience while engaging with us online and offline, for fraud detection and prevention, and for security purposes.

Flash objects: As part of our solutions for online authentication, we use Flash objects (sometimes referred to as "Local Shared Objects") to help us recognize you and your device when you come back to the Site. For our pages running Adobe® Flash® content (demos and tutorials with moving content), we use Flash objects to determine your browser type and version of Adobe Flash in order for you to view the content. We do not use Flash objects for any online behavioral advertising purpose. Deleting cookies does not delete Flash objects. You can learn more about Flash objects - including how to control and disable them - through the Adobe interface. If you choose to disable Flash objects from our Site, then you may not be able to access and use all or part of the Site or benefit from the information and services offered.

IP Address: Your IP Address is a number that is automatically assigned to the device that you are using by your Internet Service Provider (ISP). An IP Address is identified and logged automatically in our server

log files whenever a user visits the Site, along with the time of the visit and the page(s) that were visited. Collecting IP Addresses is standard practice on the internet and is done automatically by many web sites. We use IP Addresses for purposes such as calculating Site usage levels, helping diagnose server problems, for compliance and security purposes and administering the Site.

Aggregated and De-identified Data: Aggregated and De-identified Data is data that we may create or compile from various sources. This information, which does not identify individual account holders, may be used for our business purposes, which may include offering products or services, research, marketing or analyzing market trends, and other purposes consistent with applicable laws.

State Department Federal Credit Union does not actively target customers who reside within the EEA, but may gather their information through the methods described above.