# **Privacy Policies and Disclaimers**

The information and materials contained in these pages, and the terms, conditions and descriptions that appear, are subject to change without notice. Copyright in the pages and in the screens displaying the pages, and in the information and materials therein and in their arrangement, is owned by Tinker Federal Credit Union, unless otherwise indicated. No one has permission to copy or republish any information found on this website and any pages thereof, unless otherwise indicated. Information from this website is invalid unless it is read and is presented in its entirety.

### **Transaction Receipts**

You understand that certain receipts for transactions may contain nonpublic personal information about your account. If you authorize a person who is not on your account to transact business on your account, you authorize us to provide such person with any information that would be given to you as a result of whatever business they transact on your behalf.

### Website Privacy Policies

TFCU is committed to protecting the privacy of its members and other users of its website. We have adopted the following privacy policy for your protection:

#### General Website Pages

TFCU collects and stores information on the domain you use to access its website, the web address of the site from which you linked directly to our site, and the date and time of your visit to our site. This information is used to measure the number of visitors to the various pages on the site, to help TFCU make improvements to the information contained on the site, and to better serve our members through special marketing and service programs.

#### **Applications**

Only business related information is requested on any TFCU online application. This information is used only for review of qualifications for the loan, account or service for which you are applying. Any information gathered during the application process is not given or sold to third parties.

#### Online Mortgage Applications

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All member information is encrypted with current Transport Layer Security (TLS) encryption algorithms that have been shown to be cryptographically secure. The minimum requirements to view your disclosures electronically are any of the two most recent versions of the following web browsers: Firefox, Google Chrome, Microsoft Edge, or Apple Safari; hardware capable of running this software; and a printer if you wish to print your disclosures, or the ability to store (save) your disclosures electronically to your computer.

#### Online Banking, eStatements and Check Images

Any registration information, account information, or account data may be collected when you log into your online banking (e.g., Home Branch) and other online and mobile services. This information enables TFCU to regulate entry and to measure member usage, communication with you, and to answer questions, follow-up on suggestions and complaints, and/or to improve our services to you. All such information is protected and used in accordance with our privacy policy. Online banking (e.g., Home Branch) is a secured site and requires a current browser. Some areas of online banking (e.g., Home Branch) may require the use of Adobe Reader.

#### **Email**

Personal information contained in email sent by members and non-members may be used by TFCU staff to answer questions, to follow up on suggestions or complaints, or to improve the level of service TFCU provides. Please be advised that email may not be secure against interception by unauthorized individuals. Therefore, if you wish to communicate sensitive or personal information, you may want to call the Member Service Center, start a conversation within Home Branch, or use our Live Chat feature.

#### Cookies

As part of our online banking (e.g., Home Branch) and other online services we make use of 'cookies' to track usage and compile statistics about our website and online services, and during an online service session to uniquely identify your information. Cookies are small files that are transferred to your computer's hard drive through your web browser. In the future, cookies may be used to allow members to set preferences and personalize our website. You can configure your browser to accept all cookies, reject all cookies, or notify you when a cookie is set. (Each browser is different, so check the "Help" menu of your browser to learn how to change your cookie preferences.) However, a cookie is required in order to use the online services.

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If you have any questions about TFCU's website privacy policy, email us at memberservices@tinkerfcu.org or contact our Member Service Center at 405-732-0324, option 6, or 1-800-456-4828, option 6.

### Member Privacy Policy

### Because Your Trust Is So Important

Download a PDF copy of our Member Privacy Policy

## Children's Privacy

We do not knowingly collect personal information from minors. We restrict the personal information we collect about children to the information their parents or guardians provide to open an account in their name or designate them as beneficiaries on an account.

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