IAM Community Federal Credit Union Website Policy

AGREEMENT

By using this site or interacting with an advertisement or page, you consent to this Policy, including your consent to our use and disclosure of information about you in the manner described in this Policy.

IAM Community Federal Credit Union (IAMCFCU) respects the personal and financial privacy of all of its members. We are committed to protecting the information on and within our web site with the same safety and confidentiality standards utilized in the transaction of all IAMCFCU business. The following information will help you to understand how we protect the information gathered.

IAM Community Federal Credit Union may collect information such as:

- user name
- e-mail addresses
- Internet Service Provider address
- access time and date
- failed login attempts

We collect this information for internal reporting of web site statistics, and product monitoring to improve our services. Information obtained from our web site is kept secure, and access to that information is limited with the credit union personnel who need to know the information to provide products or services to our members and to properly operate the credit union.

INTERRUPTION OF SERVICE

At certain times, IAMCFCU may not be available due to system maintenance or circumstances beyond our control.

INTERNET ACCESS FEES AND TELEPHONE CHARGES

You agree to be solely responsible for any telephone charges, internet access fees, and other such similar fees and expenses you incur by accessing IAMCFCU through this site. Please note that these fees may be assessed and billed separately by your online service provider or phone company.

CHILDREN

IAM Community Federal Credit Union does not knowingly solicit data from children. We recognize that protecting children's identities and privacy on-line is important and the responsibility to do so rests with both the online industry and parents.

COOKIES

IAM Community Federal Credit Union does not utilize internet "cookies." Cookies are a feature of web browser software that allows web servers to recognize the computer used to access a website. They are small bits of data that are stored by a user's web browser on the user's hard drive. Cookies can remember

what information a user accesses on one web page to simplify subsequent interactions with that website by the same user or to use the information to streamline the user's transactions on related web pages. Some of our associated companies may themselves use cookies on their own websites. We have no access to, or control of these cookies, should this occur.

For certain applications, such as online banking, cookies are required to help protect the privacy of a member's transactions by, for example, automatically terminating the online session if the member forgets to log out. Cookies cannot be used to capture a user's email address, obtain data from the user's hard drive or gain confidential or sensitive information about the user. Additionally, cookies cannot be read by a website other than the one that set the cookie. Some websites, however, use cookies to obtain information from the user's browser. The user has the option to set his or her browser to notify before accepting a cookie to control whether a cookie is accepted or rejected.

ONLINE FORMS

IAM Community Federal Credit Union provides several online forms (for example, loan application) to better serve the needs of members. Personal information provided via any Credit Union online form is used only to process the member's request for service. These forms are transmitted via secured means. However, if the user is concerned about the security of transmitting this information via the Internet, the member is encouraged to contact the Credit Union directly at 334-347-9000 to transmit the information another way.

EMAIL COMMUNICATION

We may use personal information you transmit to us 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.

IAM Community Federal Credit Union will not transmit sensitive or personal information that can compromise or violate a user's privacy when communicating via email.

ONLINE BANKING
If you visit our secure Online Banking site, you will be required to provide multifactor authentication (answer one of several secure questions) in addition to a Personal Identification Number (PIN) that is your unique password to enter and use our secure Online Banking server. This information is never given, sold or disclosed to third parties. It is held in strict confidence. When using Online Banking, certain online information, including the transactions you conduct, are recorded. This allows the IAMCFCU staff to confirm your transactions. The Credit Union stores no member or account information on our web server, which is accessed by the public. All member account information is housed on computers that are behind firewalls (protected area). All on-line transactions are authenticated and encrypted with the highest level of security protection available.

Your IAMCFCU information is password-protected. IAMCFCU uses industry-standard SSL encryption to protect data transmissions. Emails that you may send without logging in to IAMCFCU may not be secure. For that reason, we ask that you do not send confidential information such as Social Security or account numbers to us through an unsecured email.

We provide a number of additional security features at IAMCFCU. After logging in, your online "session" will "timeout" after 10 minutes of inactivity and you will be automatically logged off. This prevents other individuals from accessing your personal information in case you have left your PC unattended without logging out. When you submit your password, it is compared with the password we have stored in our secure database. We allow you to enter your password incorrectly three times. If you enter your password incorrectly more than three times, your access to IAMCFCU will be locked until you contact us to reactivate the account. We monitor and record "bad login" attempts to detect any suspicious activity, such as someone trying to guess your password.

LINKS
We are not responsible for practices employed by websites linked to or from our site, nor the information, content, accuracy, or opinions expressed in such websites, and such websites are not investigated, monitored or checked for accuracy or completeness by us, nor do we maintain any editorial or other control over such websites. Inclusion of any linked website on our site does not imply approval or endorsement of the linked website by us. This remains true even where the linked site appears within the parameters or window/frame of our site. Often, links to other websites are provided solely as pointers to information on topics that may be useful to users of our site. Please remember that when you use a link to go from our site to another website, our Privacy Policy is no longer in effect. Your browsing and interaction on any other website, including websites which have a link to our site, is subject to that website's own rules and policies. We are not responsible for the data collection and practices of third parties linked to our website. Please read the rules and policies of the third-party sites before proceeding. If you decide to leave our site and access these third-party sites, you do so solely at your own risk.

EMPLOYEE SECURITY STANDARDS
IAM Community Federal Credit Union maintains information standards and procedures that include physical and electronic safeguards, restricting access to those trained employees on the importance of information security.

POLICY UPDATES AND EFFECTIVE DATE
If we make updates to this policy, we will update the policy with the changes and revise the "date of most recent update" posted at the top of this policy. Any updates to the policy become effective when we post the updates on the site. Your use of the site following the update to the policy means that you accept the updated policy.