

Synergy Federal Credit Union
Online Privacy Policy

At Synergy Federal Credit Union, we put our members first and take pride in offering a variety of financial services. Protecting your privacy, along with your financial assets, is central to our mission. Whether you are an existing member or are considering membership with us, we understand how important it is for you to know how we collect, retain, and use information about you. We recognize that you have a right to expect your personal financial information to remain private and secure. Synergy Federal Credit Union meets or exceeds industry standards to ensure that your information is private and secure at all times.

Our Online Privacy Policy appears below. This policy applies to use of our website and our mobile app and is in addition to our general Privacy Policy. It is our commitment to protect your personal information in accordance with this policy when using our online services. Please know that our websites or app may contain links to third-party sites that are not covered by this policy. You should always review the privacy policy of any other sites you visit before submitting any personal information.

Use, Collection, and Retention of Member Information

We collect, retain, and use information about members only where reasonably necessary--and as allowed by law--to administer our business and to provide products, services, and other opportunities that we believe will benefit our members.

When you visit us online, we may collect and retain the following information: (i) your IP address, (ii) the domain name from which you access the Internet (iii) the date and time you access our site or app, (iv) the type of computer or device you are using, (v) the device location, (vi) the type of web browser you are using, and (vii) the Internet address of the website from which you directly linked to us, if applicable. We use this information to measure the number of visitors to our site and app and help us make our site and app more useful to you.

If you identify yourself by inputting personal information at our website or app, we will use that information only to respond to your inquiry or request. We will not disclose your personal information to any third party except where permitted by law to carry out your transactions and as required by law.

Collection of Information from Children Under 13

The Credit Union does not permit children under 13 years of age to submit personal information to us online, and we do not knowingly collect personal information online from children under 13.

Maintenance of Accurate Information

The Credit Union has established procedures to ensure that the personal information we have received from you remains accurate, current, and complete at all times in accordance with reasonable commercial standards. If you should find that your information is incorrect, [e-mail, call or write] to us at the following telephone number or address:

info@synergyfcu.org

888-272-8228

Synergy Federal Credit Union
Attention: Member Services Department

P.O. Box 691730
San Antonio, TX 78269-1730

We will respond to requests to correct inaccurate information in a timely manner.

Limiting Employee Access to Information

The Credit Union limits employee access to personally identifiable member information to those employees with a valid business reason for knowing such information. We train our employees on the importance of confidentiality and privacy and require each of our employees to comply with this policy, our procedures, and our standards of conduct.

Protection of Information by way of Established Security Procedures

All of the Credit Unions operational and data processing systems are in a secure environment that protects your account information from being accessed by third parties. In addition, we maintain appropriate security standards and procedures to prevent unauthorized access of all other Credit Union information. Our server, for example, employs sophisticated firewalls to prevent unauthorized access to Credit Union and member information.

Restrictions on Disclosure of Account Information

We do not share member information with nonaffiliated third parties for their independent use, except for the exchange of information with credit reporting agencies in order to maximize the accuracy of such information and report our experience with you. We do not sell our members' information to anyone. We will provide member information to non-affiliated third parties in the following circumstances: (i) in order to complete transactions initiated by you, (ii) if you request it, (iii) in order to enforce an agreement we have with you, and (iv) as required by law. We require our service providers to maintain privacy standards at least as stringent as our own standards for protecting your personal information.

About Internet Cookies

To provide better service and a more effective website, the Credit Union may use "cookies" and other technologies as part of our interaction with your Internet browser or device. A "cookie" is a small text file placed on your system by our web page server. A cookie cannot retrieve any other data from your system, pass on computer viruses, or capture your e-mail address. Cookies are commonly used and do not harm your computer system. We may use cookies in places where you may need to register with us or where you are able to customize the information you see. Recording a cookie at such points makes your online experience easier and more personalized. We may also use cookies to identify what sections of our site or app our members visit most so we can continue to provide information on the products and services in which our members have demonstrated an interest. These cookies do not collect personally identifiable information and we do not combine information collected through cookies with other personal information to determine who you are or your e-mail address. By configuring your preferences or options in your Internet browser or on your device, you can control if and how a cookie will be accepted.

Updates and Changes to the Online Privacy Policy

The Credit Union may, at any time and without notice, add to, change, update, or modify this policy, simply by posting such change, update, or modification on our website or within our app. Any such change, update, or modification will be effective immediately upon posting on our website or app.

More Information

Synergy Federal Credit Union values its members and their privacy. We want you to understand and be comfortable with how we use the information you provide to us and our commitment to ensuring your personal privacy. If you have any questions about how we protect or use your personal information, please contact us at the telephone number or address listed above.