



ONLINE PRIVACY PRACTICE NOTICE

The Board of Directors and staff of SMCU recognize the importance of confidentiality of our member and member account information. Our management staff takes steps to ensure that the privacy of this information is protected. We recognize that with the expansion of technology, we need to maintain a high level of security. It is our intent to protect this data with the highest level of security.

THE INFORMATION THAT WE COLLECT

Certain personal information about visitors to this Web site is being collected by Southern Mass Credit Union (SMCU). Our servers collect standard, non-identifying information about visits to our site, such as date and time visited and IP address. This information is used to compile standard statistics on site usage.

We collect information from you from the following sources:

- At the time an application for a loan or deposit account is submitted to the Credit Union
- At the time transactions are conducted through the online banking service
- At the time information is provided by you via e-mail (including the name, e-mail address, and any other information on the e-mail header).

We recognize the importance of protecting children's identities and privacy online. Our website is not directed at children, and we do not knowingly collect or maintain personal information from children

THE CONFIDENTIALITY, SECURITY AND INTEGRITY OF YOUR NONPUBLIC PERSONAL INFORMATION

- We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you.
 - We maintain physical, electronic, and procedural safeguards to protect your information.
 - Information you submit via our online banking service is protected by encryption technology which scrambles account information to reduce the possibility of access by unauthorized individuals outside the Credit Union.
 - To further protect your online banking service, the Credit Union requires the use of an ID, password and security questions.
 - "Dated" cookies are used to keep the online banking session alive until you log out properly or time out. Once this occurs, you must login with your User ID and Password to gain access again. This ensures that the previous session cannot be accessed by another user using the same computer.
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- The Credit Union endeavors to maintain the most accurate and up-to-date customer records possible.
 - You may review the information we collect about you and correct any errors in that information by reviewing account statements and any other correspondence from us and notifying us of any inaccurate or outdated information at the address or phone number on your statements.
 - If you find that your account information is not correct, current, or complete, please call or write to us at the telephone number or address on your account statement and appropriate corrections will be made as soon as possible.
 - If you have questions about your personal information or would like to inform us about the potential misuse of your personal information, you may do so by sending a letter to the Compliance Officer, 123 Alden Rd, Fairhaven, MA 02719 or sending a telefacsimile to (508) 991-8889, or calling us at (508) 994-9971, or by sending us an e-mail at www.SMCU@attglobal.net. Since some e-mail transmissions may be subject to interception, if your correspondence contains sensitive information (e.g., your account number or social security number) you may want to send a letter or telefacsimile to us.
 - If you feel we have not met our obligations in the protection or use of your personal information, you may submit a complaint to the Credit Union. Any complaint will be handled in compliance with the Credit Union's Consumer Complaints Policy.
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