

ONLINE BANKING AGREEMENT

Online Privacy and Security Policy

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This Online Privacy and Security Policy addresses all information collected or submitted through our website, and the personal information usage practices. It identifies how we and our affiliates may collect information from you online when you visit a CommunityAmerica Credit Union website. This policy is subject to change and should be reviewed periodically. Information means personally identifiable information about you and your current or former relationship with CommunityAmerica Credit Union.

The protection that you receive through our Online Privacy and Security Policy regarding online actions may also be covered by [CommunityAmerica Credit Union Privacy Policy](#). This policy addresses information collected and disclosed, companies/affiliates that we disclose to, setting your preferences, and tips on protecting your privacy. To make certain this statement can be easily located it is available on our homepage and at every point where personally identifiable information may be requested.

Each reference in this Agreement to "Credit Union," "CommunityAmerica," "we," "us," or "our" refers collectively to CommunityAmerica Credit Union and reference to "Service Provider" refers to any third-party service provider that may participate in the provision of the Online Banking. We are committed to making financial products and services available that can enable you to meet your financial needs and achieve your financial goals. In the course of providing these services, a certain amount of personally identifiable information is collected. Protecting your personal information and using it in a manner consistent with your expectations is of the utmost importance to everyone associated with CommunityAmerica Credit Union. Our pledge is to keep this information secure and to use it only as you so authorize.

Acceptance of Terms and Policies

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By accessing or using the cacu.com or cacumortgage.com website(s), you agree to the terms of [CommunityAmerica Credit Union Privacy Policy](#) and Online Privacy and Security Policy. CommunityAmerica, in an ongoing effort to serve members responsibly, reserves the right to change our Privacy Policies from time to time at its sole discretion; your use of this site will be subject to the most current versions at the time of such use. If changes are made to our Privacy Policies, we will post those changes on our Homepage and Online so our users can remain informed.

When you engage in certain activities on our site, such as home banking, or applying for online services, we may ask you to provide certain personal information by filling out and submitting an online form. It is completely optional for you to engage in these activities. Depending on the activity, some of the information that we ask you to provide is identified as mandatory. If you do not

provide the mandatory data with respect to a particular service, you will not be able to engage that service. By providing the mandatory data and continuing your use of this site, you signify acceptance of the terms of this policy as outlined herein.

Correction/Updating Personal Information

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If a user's personally identifiable information changes (such as zip code), or if a user no longer desires our service, we provide a way to correct, update or remove that user's personal data. This can be done by accessing @ccountLink, clicking on the Request page and then on Address Change, by using our Secure Mail option or by directly contacting @ccountLink Services, toll free at 866.272.2228. You may send a written request via US Postal Service to the following address:

CommunityAmerica Credit Union
Attention: @ccountLink Support Services
9777 Ridge Drive
Lenexa, Kansas 66219-5950

Choice to Opt-out

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In certain instances, our users are given the opportunity to 'opt-out' of having their information used for purposes not directly related to the request they are making, such as allowing us to use the information for targeted marketing purposes.

Privacy and Other Websites

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This website may contain links to other websites. Be aware that we are not responsible for the privacy practices of other such websites. We encourage our users to be aware when they leave our website and to read the privacy statements of each and every website that collects personally identifiable information. This privacy statement applies solely to information collected by this website.

Information Collection

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We acknowledge that we collect, retain, and use information about our members, as permitted by law, and where management deems it useful to further our business efforts. For example, information about our members assists our staff in developing new products and services, or enhancing existing products and services, and then offering them to our members. CommunityAmerica Credit Union is the sole owner of all information collected on this website. We will not sell, lease or otherwise share this information with outside companies or vendors, except as disclosed in this statement. Information about users is accumulated from a variety of sources. Information can be provided by the user directly; data can be obtained from outside sources, i.e., credit bureaus or other reputable information-reporting agencies (as a result of answering service requests by applicant), or data can be collected as a function of providing a product or service to our users. Information is also gathered through the use of:

Cookies

The use of "Cookies" is an industry standard that refers to pieces of information that a website transfers to your computer's hard disk for record keeping purposes. @ccountLink, the online banking portion of **our website does not use cookies**, however we have no access to or control over cookies collected by websites that may be linked to CommunityAmerica's website.

Log Files

IP addresses may be used to analyze trends, administer the site, track user's movement, and gather broad demographic information for aggregate use. IP addresses are not linked to personally identifiable information. However, we can and will use IP addresses to identify a user when we feel it is necessary to enforce compliance with our house rules, terms of service or to protect our service, site, users or others.

Online Surveys and Sweepstakes

From time-to-time our website may ask you to participate in online surveys, sweepstakes or communicate promotions. You are not required to participate in online surveys, sweepstakes or promotions. Participation in surveys is completely voluntary; therefore, you have a choice whether or not to disclose this information. Information requested may include demographic information (such as zip code, age level). Survey information will be used for purposes of monitoring or improving the use and satisfaction of this site.

Personal Information Protection

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CommunityAmerica Credit Union believes it is the responsibility of the business community to ensure that appropriate control measures are taken at every level to mitigate threats and to protect the consumer.

CommunityAmerica Credit Union is committed to protecting our members' personal information and financial resources. We take a pro-active approach to monitoring members' accounts to identify abnormal activity quickly and take steps to stop and/or reduce loss. In addition, it is a priority to educate our members and employees about fraudulent activity and the latest "scams."

CommunityAmerica will:

- Always use secure pages for collecting personal and financial information on our internet site.
- Recurrently educate members on ways to protect themselves.
- Use multiple mediums to communicate and/or educate on any extensive* changes to our website, Examples of multiple mediums are: direct mail, secured email, face to face and telephone.

**Extensive changes could be the redesign of website pages, relocation of information on web pages, online banking login or enrollment requirements, online banking enhancements, etc.*

- Continue to monitor our website and the industries best practices and make the appropriate changes to support our commitment of protecting our members' personal information.

CommunityAmerica will not:

- Send an email asking member to **email us personal information** that we already maintain: account number, social security number, PIN number, credit card number, passwords, etc.
- Send an **email using embedded hyperlinks**, asking the member to click a link that connects them to our secured website, third party website or document that requests personal information that we already maintain: account number, social security number, PIN number, credit card number, passwords, etc.

Children's Online Privacy Policy

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CommunityAmerica has adopted the following privacy policy for our young members (12 and under) and other visitors to the kids' section of our website. If you have questions regarding this policy, you can contact us toll free at 866.272.2228

We may collect information on domain names, dates and times of visits, and number of page views. This information contains no personal information. It is used only to keep track of usage of our site, and it will help us to continue to improve the overall value of our site. Visitor information is never sold, given, or discussed with third parties.

If you send us an email with your personal information to answer a quiz, submit a story, send a recipe, etc., we will respond to your email as appropriate. We may keep your email address for the purpose of sending information about the kids' section of our website or about ABC Credit Union. We will not sell, give, or share your personal information to/with any third party vendor or any other

organization. We will not condition your participation in an activity on the provision of more personal information than is necessary for you to participate in the activity.

If you are a parent of a child whom has sent emails to us regarding items posted to our website, you have the right to review the information your child has sent to us. If we collect your child's personal information for purposes of responding more than once to a specific request from your child, you have the right to refuse to permit further contact with your child and to require that we delete your child's information.

Other Site Privacy

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We will partner only with businesses that follow strict confidentiality policies acceptable to CommunityAmerica's and by law. But please be aware that we are not responsible for the privacy practices of such other sites. This Online Privacy Statement applies solely to information collected by this website. Personally identifiable information for formers users can be deleted by using our Secure Mail option or by directly contacting @ccountLink Services, toll free at 866.272.2228. Also, you may send a written request via US Postal Service to the following address:

CommunityAmerica Credit Union
Attention: @ccountLink Support Services
9777 Ridge Drive
Lenexa, Kansas 66219-5950

Verification of Identity

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In order to comply with the [USA Patriot Act](#), effective October 2003, CommunityAmerica is required to verify the identity of members applying for and opening new accounts or services and/or changing authorized signatories on existing accounts with us. We are required to obtain the following information:

- Name
- Mailing and residence address
- Tax identification number
- Date of birth

We may also ask to see your driver's license or other identifying documents. We may also verify identification by non-documentary sources such as bank history reports.

Additional data or information, including a copy of a government issued photo ID, may also be required depending on the type of account applied for or opened. Data on existing members will be updated as they open or use additional services offered by us. The Act requires us to maintain records of the identification verification and periodically update this information.

Records Safety

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CommunityAmerica Credit Union will employ a security program of suitable physical, electronic, and managerial procedures to ensure the safety and confidentiality of your records, protect against anticipated threats or hazards to the security or integrity of such records, and protect against unauthorized access to or use of such records that could result in substantial harm or inconvenience to you.

- CommunityAmerica's network is secured by multiple firewalls, 128 bit SSL encryption and an Intrusion Detection System. We monitor our network 24 hours a day, 7 days a week, 365 days a year.
- CommunityAmerica's servers have been enabled with Secure Sockets Layer (SSL) technology to prevent unauthorized parties from viewing nonpublic personal information that you provide or access during a secure session. While on a secure page, such as @ccountLink, the lock icon on the bottom of web browsers such as Netscape Navigator and Microsoft Internet Explorer becomes locked, as opposed to un-locked, or open when you are just 'surfing' non-secure

sites. You may review the security levels of any page by clicking the Properties button on your Internet browser. When you enter sensitive information (such as account numbers, passwords and/or social security numbers), it is encrypted (128 bit-the highest form of Internet transaction security and encryption) and protected by the best encryption software in the industry. To learn more about SSL, follow this link: <http://www.verisign.com/>.

- The information you provide during the @ccountLink enrollment process is verified against your existing information in our banking database. If the information is not consistent, your enrollment will be denied and you must contact @ccountLink Services, toll free at 866.272.2228, for further assistance.
- For additional security you will be denied access to your account after 3 unsuccessful login attempts. If this occurs you may contact @ccountLink Services, toll free at 866.272.2228 at which time they will verify your identity and unlock your account, enabling you to log on using the correct User ID and password.
- @ccountLink features automatic session time-out. To preserve your privacy, you will be logged off automatically when you have been inactive for a period of time. The default time-out is ten minutes, however from within @ccountLink, under the Preferences tab, you can select any time-out setting between three and 10 minutes. If your session times out, you will need to log on again for secure access to your private information.
- We recommend periodically changing your @ccountLink password, this can be done prior to logging into @ccountLink or from within @ccountLink, by clicking on the Preferences tab.
- All of our member information is restricted within our offices. Only employees who require the information to perform a specific task (for example, a customer service representative) are granted access to personally identifiable information. While we use SSL encryption to protect sensitive information displayed or transmitted during an @ccountLink session, we also encrypt all information stored on or transmitted between our in-house online banking servers.
- Furthermore, ALL employees are kept up-to-date on our security and privacy practices. Regularly, as well as any time new policies are added, our employees are notified and/or reminded about the importance we place on privacy, and what they can do to ensure our customers' information is protected.
- If you have any questions about the security of our website, you can send an email to contactus@cacu.com

Billing Rights and Error Resolution Notice

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In case of errors or questions about your Online Banking transactions: call @ccountLink Support Services at (866) 272-2228, Monday through Friday, excluding holidays, between 7am and 6pm, Central Time. Write us at:

CommunityAmerica Credit Union
Attention: @ccountLink Support Services
9777 Ridge Drive
Lenexa, Kansas 66219-5950

Or send us a Secure Mail through the Online Banking Service as soon as you can. If you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt, we must hear from you no later than 60 days after we sent or made available the FIRST statement on which the problem or error appeared.

1. Provide us your name and account number (if any).
2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
3. Provide us the dollar amount of the suspected error.

If you provide the error to us orally, we may require that you send us your complaint or question in writing within 10 business days. We will notify you of the results of our investigation within ten* (10) business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to forty-five ** (45) days to investigate your complaint or question. If we decide to do this, we will credit your account within ten* (10) business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within ten (10) business days, we may not credit your account.

If we decide that there was not an error, we will provide a written explanation within three (3) business days after we finish our investigation. You may ask for copies of the documents that we used in our investigation. *If you give notice of an error within thirty (30) days after you make the first deposit to your account, we will have twenty (20) business days instead of ten (10) business days. **If you give notice of an error within thirty (30) days after you make the first deposit to your account, we will have ninety (90) days instead of forty-five (45) days to investigate.

Settlement of disputes will be dependent on transaction type and will follow the same dispute process as transactions conducted outside of online banking.

Last Revised: 08/2009