

## **Website Privacy Policy**

Parkway Federal Credit Union 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 Parkway Federal Credit Union business. The following information will help you to understand how we protect the information gathered.

Parkway Federal Credit Union may collect information such as:

- user name
- email addresses
- Internet Service Provider address
- access time and date
- failed logon 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.

### **Maintenance of Accurate Information**

We strive to make sure that the information we maintain about our members is accurate, current and complete and to respond to requests to correct inaccurate information in a timely manner.

### **Limiting Employee Access to Information**

Parkway Federal Credit Union maintains information standards and procedures that include physical and electronic safeguards, restricting access to that information on a need-to-know basis and training employees on the importance of information security.

### **Restrictions on the Disclosure of Account Information**

We do not reveal specific information about member accounts or any personally identifiable data to unaffiliated third parties for their independent use, except to conduct our business and to make products, services and other opportunities available to our members, upon member request, to protect against potential fraud and other crimes, to provide information to a reputable information reporting agency, and pursuant to applicable laws and regulations.

### **Cookies**

Parkway Federal Credit Union's web site may use a feature of your Internet browser called a "cookie". Cookies are files placed within your browser on your computers' hard drive by a web site server. Parkway Federal Credit Union's web site may use cookies to facilitate your Internet sessions, to maintain security and to improve our web sites. For example, Parkway Federal

Credit Union may use cookies to verify your identity, remember your personal settings such as your offer preferences, and to monitor your use of Parkway Federal Credit Union's web site to improve our services. If you choose not to enable cookies on your browser, you may not be able to use some of the services offered on Parkway Federal Credit Union's Web site.

## **Links**

Our web site contains links to other web sites. While exploring the services offered through Parkway Federal Credit Union's website, please be aware that other online retailers, partners, third party Internet sites, and third party services accessible through Parkway Federal Credit Union's website, have separate privacy and data collection policies and practices, which are independent of and may be different from Parkway Federal Credit Union's policies and practices. Parkway Federal Credit Union is not responsible or liable for these independent policies and practices and it is your responsibility to review them and decide whether or not they satisfactorily protect your rights. We encourage all users to read the privacy statement of all linked web sites.

## **Children**

Parkway 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.

## **Email**

Parkway Federal Credit Union asks that you do not send confidential information to us via email. Email is not necessary safe against interception. If your communication is sensitive, or includes personal information such as account numbers, credit card numbers, personal identification numbers, social security numbers, or date of birth, you should phone or use regular mail.

## **Parkway Federal Credit Union Online Banking Services Disclaimer**

Please read these terms, conditions and disclaimers carefully. By accessing this web site and using the online banking services, you agree to be bound by all of the terms and conditions of the Parkway Federal Credit Union Online Banking Services Agreement and the account agreement that you received for your Parkway Federal Credit Union Accounts, as amended.

## **Use of this Website**

Although Parkway Federal Credit Union has tried to provide accurate and timely information, the content of this site may not be accurate, complete or current and may include technical inaccuracies or typographical errors. From time to time, changes may be made to the content of this site without notice. Decisions based on the information contained on this site are your sole responsibility.

Parkway Federal Credit Union Online Banking services are only available to residents of the United States of America and Canada. Parkway Federal Credit Union controls and maintains this site from the United States and makes no representation that materials are appropriate or available for use in other locations.

You may not copy, download, republish, distribute or reproduce any of the information contained on the site in any form without the prior consent of Parkway Federal Credit Union, unless otherwise indicated.

Links to this web site are not permitted without the prior consent of Parkway Federal Credit Union.

### **Exclusion of Warranties**

Parkway Federal Credit Union makes no warranties or representations as to the accuracy or completeness of the information contained on this web site. This information is provided “as is”, “as available” without any warranties of any kind, either expressed or implied, including but not limited to, the implied warranties of merchantability, fitness for a particular purpose, and non-infringement.

### **Limitation of Liability**

Except as specifically provided in our Online Services Agreement, you agree that neither Parkway Federal Credit Union nor any of its affiliate’s, agents, employees, or subcontractors shall be liable for any direct, indirect, special, incidental, consequential, punitive, or exemplary damages or losses including lost profits, (even if we advised the possibility), arising in any way from the information contained or transactions conducted through this web site. Parkway Federal Credit Union is not liable for any damages or losses that may be caused to any equipment and other software due to any viruses, defects or malfunctions in connection with access or use of this web site.

### **Links to Other Web Sites**

Our web site contains links to other web sites. While exploring the services offered through Parkway Federal Credit Union’s website, please be aware that other online retailers, partners, third party Internet sites, and third party services accessible through Parkway Federal Credit Union’s website, have separate privacy and data collection policies and practices, which are independent of and may be different from Parkway Federal Credit Union’s policies and practices. Parkway Federal Credit Union is not responsible or liable for these independent policies and practices and it is your responsibility to review them and decide whether or not they satisfactorily protect your rights. We encourage all users to read the privacy statement of all linked web sites.