# **Online Privacy Statement**

#### Cookies

In order to provide optimal security, performance and reliability, cookies should be enabled on your Web browser. Cookies are a small piece of information that a Web server can store on your browser so the system recognizes your actions during a session.

As you browse the Web, some cookies are "set" on your Web browser. For example, cookies are used to store preferences you have requested on frequently visited Web sites. When you close your browser, some cookies are stored in your computer's memory in a cookie file, while some expire immediately.

We use cookies to maintain the state of your HomeBanking session on our web site and to store your computer's configuration data. This cookie data is tied to your personally identifiable information to enable our service. If you disable cookies on the computer you are using, you will not be able to use our online Bill Payer. We do not encode your personally identifiable information in our cookies. Some of our business partners (e.g., advertisers) use cookies on our site. We have no access to or control over these cookies.

### Links to outside websites

Genfed.com includes links to external websites that are located on another server. GenFed has no responsibility for any external website. It neither endorses the information, content, presentation, or accuracy nor makes any warranty, express or implied, regarding any external site.

## Use of www.genfed.com

We welcome you to our website. Please review these Terms of Use, which are intended to constitute a binding license agreement that conditions your use of this site (Agreement). Our purpose is to try to protect our rights in order to provide you with access to the content available at this site. If you do not wish to be bound by this Agreement after you have read it, please leave the site. If you remain on the site, or return thereafter, you agree to be bound by this Agreement.

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- -Disclaimer of Warranties. You expressly agree that use of this website is at your sole risk. There is no warranty that your access to or use of this site will be uninterrupted or error free; or that any particular results may be obtained by use of this site. This site is made available on an "as-is" basis without warranties of any kind.

#### Sending email

Information transmitted to GenFed through our regular email address, <u>info@genfed.com</u>, may be used by credit union staff to respond to inquiries for service or information or improve the service the credit union provides. Remember, E-MAIL IS NOT SECURE! Please DO NOT send private information via e-mail

because there may be a loss of confidentiality. Often when we respond to or send emails from genfed email addresses the email will be encrypted. When that happens you will receive the e-mail but instead of seeing the content, you will receive a message saying that you have an encrypted message with instructions on how to open it. When communicating private information we suggest you use this page to send us email using the secured mail option: <a href="http://www.genfed.com/Contact\_Us\_14.html">http://www.genfed.com/Contact\_Us\_14.html</a>.

#### Online Security

We maintain security standards that are designed to protect your information as it is transmitted from your Computer to our network. This technology is called Secure Socket Layer (SSL). SSL is the leading security protocol for data transfer on the Internet and helps to protect the safety and confidentiality of your online banking information. You play a critical role in protecting your information by maintaining up to date Computer security protections and by reviewing your statements promptly.

## Children's Privacy Policy

Please consult our separate children's privacy policy for details. The only information GenFed receives online from children is email they have sent to us. Email generated from children is deleted once we have responded to any requests. Information we receive from a child could include their name, age and answer to our question. We may use the personal information to enter the child in the contest. We do not require a child to disclose more information than is reasonably necessary to participate in contests, games or other activities, or as a condition of participation. We do not provide any personal information from children to third parties or our affiliates. Visitor, cookie, content rating, or email information is NEVER sold, given, or disclosed, to third parties.

GenFed reserves the right to change this statement at any time by posting a new privacy statement.