

## Internet Policy

NIH Federal Credit Union recognizes and respects the privacy of its members and is committed to protecting information on and within this web site with the same safety and confidentiality standards utilized in the transaction of all NIH Federal Credit Union business. NIH Federal Credit Union does not sell or provide any member information to any list services or non-credit union agencies for any reason—ever.

**General Use:** As a general policy, NIH Federal Credit Union does not automatically collect personal information from users of its web site. NIH Federal Credit Union does collect and store non-personal information from web site users. This information is used to measure the number of visitors to the web site and track the route a user travels while within the credit union's web site to better serve users through improved design and site navigation.

**Member-Only Areas:** Personal identification information may be collected when a credit union member has registered to enter the secure online banking area of the credit union's web site. This information enables the credit union to restrict access to this information.

**Cookies:** The NIH Federal Credit Union web site requires the use of 'cookies', which are small pieces of information a web site stores on a visitor's web browser. For example, cookies are required to help protect the privacy of a member's transactions by automatically terminating online sessions if the member forgets to log out. Cookies cannot be used to capture a user's email address, obtain data from the user's hard drive or gain confidential or sensitive information about the user.

**Online Forms:** NIH Federal Credit Union provides online forms and applications to better serve the needs of its members. Personal information provided by a user via any of the credit union's online forms is used by the NIH Federal Credit Union only to process the member's request for service.

**E-mail Communication:** Personal information transmitted to NIH Federal Credit Union may be used by credit union staff to respond to inquiries for service or information. Since e-mail messages may not be secure against interception by unauthorized individuals, NIH Federal Credit Union encourages users to seek alternatives to e-mail when it is necessary to provide sensitive or personal information. Likewise, the credit union will not transmit sensitive or personal information that can compromise or violate a user's privacy when communicating via e-mail.

**Browsers and Encryption:** 128-bit browsers are available from both Microsoft and Netscape. NIH Federal Credit Union strongly recommends using the 128-bit browser for all financial activity as it further protects the member from potential data interception.