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Innovations.

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Privacy Policy & Website Link Disclosure

Facts

What does Innovations Federal Credit Union do with your personal information?

Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and account balances
- account transactions and checking account information
- credit card or other debt and transaction history

When you are no longer our member, we continue to share your information as described in this notice.

How?

All financial companies need to share members' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their members' personal information; the reasons Innovations Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Innovations Federal Credit Union share?	Can you limit this sharing?
For our everyday business purposes- such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or to report to credit bureaus	Yes	No
For our marketing purposes- to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes- information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes- information about your creditworthiness	No	We don't share
For our affiliates to market to you	No	We don't share
For our nonaffiliates to market to you	No	We don't share

Questions?

Call 850-233-4400

What we do

How does Innovations Credit Union protect my personal information?

To protect your personal information from unauthorized access and use, we use security

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. Innovations Federal Credit Union maintains physical, electronic, and procedural safeguards that comply with federal standards to guard members' nonpublic personal information.

How does Innovations Federal Credit Union collect my personal information?

We collect your personal information, for example, when you

- open an account or apply for a loan
- make a wire transfer or give us your contact information
- show your driver's license

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

Why can't I limit all sharing?

Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes - information about your creditworthiness
- affiliates from using your information to market to you

State law and individual companies may give you additional rights to limit sharing.

Definitions

Affiliates - Companies related by common ownership or control. They can be financial and nonfinancial companies.

- Innovations Federal Credit Union has no affiliates

Nonaffiliates - Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- Nonaffiliates we share can include insurance companies, securities broker-dealers, government agencies, plastic card processors (credit/debit/ATM), financial statement publishers or printers, mailhouse, mortgage service companies, consumer reporting agencies, data processors, check/share draft printers, and direct marketing companies.

Joint Marketing - A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- Our joint marketing partners include advertising/marketing agencies, CUNA Mutual Group's MEMBERCONNECT, credit card companies, and financial advisors.

Children's Online Privacy Protection Act (COPPA)

Innovations Federal Credit Union (Innovations) provides the Youth Services section of its website for the convenience and education of the children of its members. In partnership with the Credit Union National Association (CUNA), Innovations offers links to several websites for young members, hosted by CUNA. These include 5-Spot Money Skills for Elementary Students, AJ's Money Skills for Middle School Students and C-Note Money Skills for High School Students. We encourage parents or guardians to monitor children under age 13 when children are online and to participate in any interactive activities offered on the website.

Innovations is committed to protecting the online privacy of the children who visit its website and to complying with the Children's Online Privacy Protection Act. COPPA prohibits unfair or deceptive acts or practices in connection with the collection, use or disclosure of personally identifiable information from and about children on the Internet.

- **Personal information** - Innovations does not collect or use underage members' personal information through this website.
- **Site traffic records** - Innovations collects information on domain names, types of browsers used and dates and times of visits to www.innovationsfcu.org. This information includes no personal identifiers and allows Innovations to record website traffic to improve navigation and content.
- **Cookies** - www.innovationsfcu.org does not require the use of per-session cookies. Cookie information is never sold, given or disclosed to third parties.
- **Email** - Innovations may use feedback information from readers to respond to member service requests, inquiries, comments or suggestions when emails are initiated by the visitor to the Credit Union website. Email information is never sold, given or disclosed to third parties.

Innovations' Youth Services pages may include links to the external websites of others. These external sites are not part of Innovations Federal Credit Union's services, are not under our control, and may not comply with applicable law. Because these external websites may have privacy policies that are different than Innovations', please consult the privacy policies of any website that asks for personally identifiable information before providing it.

