



## Website Operating Policy

### Web Links Disclaimers and Disclosures

Any vendor products or services that are linked to our Website are products or services of that vendor and not of People's Community Federal Credit Union. The credit union disclaims any and all responsibility for such products or services. Links to other vendor sites are provided to assist you in locating information. When you click on a link to a third-party Website you leave our Website. The fact that there is a link between our site and another does not constitute a product or program endorsement by People's Community Federal Credit Union. We are not responsible for the privacy practices of any linked website or their privacy or security policies.

The following criteria will be used to decide whether or not to place specific links on the credit union's website. The credit union will place a link on the website if it serves the general purpose of the credit union's website and provides a benefit to the members. The credit union's website will provide links to websites for:

- Secure member transactions such as bill pay, home banking, loan applications and opening of new accounts
- Secure methods for members to receive information, such as monthly statements and year-end tax forms
- Ancillary services that are provided to members through third-parties, such as identity theft protection, and car buying services.

The credit union's website will not provide links to websites for:

- Illegal or discriminatory activities
- Candidates for local, state, or federal offices
- Political organizations or other organizations advocating a political position on an issue
- Individual or personal home pages

### Member Credentials and Identification

Maintaining the confidence of each member is of great importance. To that end, the membership is to be made aware of the procedures surrounding account inquiries. Members are informed that:

- Credit Union Employees will never request account information via e-mail, text message, or by any other means not initiated by the member.
- Members will be required to provide certain information to establish their identity when inquiring about their accounts.
- Changes to an account cannot be performed without confirming identity and verifying account access is authorized.
- Identification procedures are designed to protect the member's account from unauthorized access. As these procedures change, the membership should be notified.

### Member Awareness Program

The Credit Union promotes greater awareness of matters involving the security of on-line banking services. Topics of the awareness program include, but are not limited to:

- On-line security feature identification
- Personal Computer safeguards
- Personal Identity protection
- Account Statement review and reconciliation

### Security and Multi-Factor Authentication

In order to ensure the privacy of member information, security of their transactions, and that they are truly visiting a part of the credit union's website; various forms of multi-factor authentication have been implemented for when a login is required. This process is implemented for services such as bill pay, home banking, and eStatements. Like most Internet sites, the credit union's website, as well as linked sites, may read some information from the users' computers that helps analyze traffic patterns, perform routine maintenance, maintain site security, and to help users navigate through the website. Generally the information collected is temporary and when the user leaves the site this information is deleted from our system. Conversely, the website or linked transactional websites may create and place cookies on the user's computer to ensure the user does not have to answer challenge questions when returning to the site. The multi-factor authentication process will still be required at the next log-in. This cookie will not contain personally identifying information and will not compromise the user's privacy or security.