

Web Site Privacy Policy

HAYWARD COMMUNITY CREDIT UNION

Hayward Community Credit Union, HCCU, respects your right to privacy. When you visit our web site you may be providing information to HCCU on two (2) different levels: anonymous statistics collected as you browse the site and personal information you knowingly give us.

HCCU would like to assure that we DO NOT:

- Collect personal information from you unless you provide it to us.
- Provide or sell the names and addresses of our members and site users to outside parties.

HCCU would like to inform you that we DO:

- Safeguard members' and site users' information from unauthorized access.
- Maintain the confidentiality of member information which you provide to us.

As you browse our site, our web server collects information about your visit, not about you personally. Via web server logs, we monitor statistics such as:

- How many people visit our site.
- From which domain or search engine our visitors come (such as Yahoo.com or Google.com).
- Which browsers people use to visit our site.

While we gather this information, none of it is associated with you as an individual. We use these statistics to monitor the performance of our web site and to make it easier for you and other visitors to use.

Within our own site, you may be asked to give us personal information in order to apply for membership, a loan, or other services. Our online forms securely collect personal and financial information. The information that we collect is used to process your requests quickly and accurately. When you submit an application, your personal and financial information is encrypted. To confirm that your form is secure, look for the image of a lock or key on the bottom bar of your browser window. If the lock is closed or the key appears whole, then you are viewing a secure page. Otherwise, the lock may appear as open or the key appear as broken.

You can link to other web sites from our own site. If you link to another web site from any of our pages, you are leaving Hayward Community Credit Union's web site and are linking to a web site not operated by this credit union. We cannot be held responsible for the content of the alternate web site, nor do we represent either the third party or the member if the two enter into a transaction. An alternate web site's privacy and security

policies may differ from those of HCCU. Therefore, we encourage you to read the policies of the web sites reached through the use of links from the credit union web site.

HCCU does not knowingly collect, maintain or use personal information from our web site about children under the age of 13. If a child whom we know to be under age 13 sends personal information to us online, we will only use that information to respond directly to that child, notify parents, or seek parental consent.

If you have any questions about the privacy or security of HCCU's web site, please contact us at hccu@cheqnet.net.