

TEAM ONE CREDIT UNION WEBSITE POLICY

Team One Credit Union respects the personal and financial privacy of all of its members. We are committed to protecting the information on and within our web site with the same safety and confidentiality standards utilized in the transaction of all Team One Credit Union business. The following information will help you to understand how we protect the information gathered.

Team One Credit Union may collect information such as:

- user name
- e-mail addresses
- Internet Service Provider address
- access time and date
- failed logon attempts

We collect this information for internal reporting of web site statistics, and product monitoring to improve our services. Information obtained from our web site is kept secure, and access to that information is limited with the credit union personnel who need to know the information to provide products or services to our members and to properly operate the credit union. We may gather information that is not personally identifiable to you so that we can evaluate the usefulness of our web site. This may include the number of hits, pages visited and the length of user sessions.

E-MAIL

Team One Credit Union asks that you do not send confidential information to us via e-mail. E-mail is not necessarily safe against interception. NEVER will the credit union solicit you for passwords, PINs or other confidential information. If your communication is sensitive, or includes personal information such as account numbers, credit card numbers, personal identification numbers, social security numbers, or date of birth, you should phone or use regular mail. Team One Credit Union will, likewise, not transmit sensitive or personal information that can compromise or violate a user's privacy when communicating via e-mail.

INTERRUPTION OF SERVICE

At certain times, Team One Credit Union's website may not be available due to system maintenance or circumstances beyond our control. Team One Credit Union conducts frequent and regular backups of your information and utilizes redundant information practices to protect your information from being erroneously altered due to unintentional errors and equipment malfunctions.

SPECIFIC INFORMATION WE MAY COLLECT WHEN USING TEAM ONE ONLINE BANKING

When you conduct an online transaction through Online Banking, such as obtaining account information, transferring funds between accounts, paying a bill or completing an application, we request information from you online at our Online Banking site. This information is needed so that we can follow

your instructions or review your request or application or so that you can perform a transaction. In these cases, we only collect the information necessary to interact with you and to respond to your requests or instructions.

We may keep track of the number of times you log on per month to Online Banking. We do not gather or sell this information to any third parties.

INTERNET ACCESS FEES AND TELEPHONE CHARGES

You agree to be solely responsible for any telephone charges, internet access fees, and other such similar fees and expenses you incur by accessing Team One Credit Union through this site. Please note that these fees may be assessed and billed separately by your online service provider or phone company. Your Team One Credit Union Online Banking account is created free of charge.

CHANGES TO PRIVACY POLICY

Team One Credit Union may update this policy. We will notify you about significant changes in the way we treat personal information by sending a notice to the primary email address specified on your Team One Credit Union account or by placing a prominent notice on our site.

CHILDREN

Team One Credit Union does not knowingly solicit data from children. We recognize that protecting children's identities and privacy on-line is important and the responsibility to do so rests with both the online industry and parents.

COOKIES

Team One Credit Union does not utilize internet "cookies" with the exception of Online Banking, home banking. Cookies are a feature of web browser software that allows web servers to recognize the computer used to access a website. They are small bits of data that are stored by a user's web browser on the user's hard drive. Cookies can remember what information a user accesses on one web

page to simplify subsequent interactions with that website by the same user or to use the information to streamline the user's transactions on related web pages. For example, if you use the watch list feature to track your personal stock portfolio, a cookie will be stored on your hard drive, which will allow your browser to automatically remember and display this customized information upon your return. Cookies should make your online experience easier and more personalized. Some of our associated companies may themselves use cookies on their own websites. We have no access to, or control of these cookies, should this occur.

LINKS

We are not responsible for practices employed by websites linked to or from our site, nor the information, content, accuracy, or opinions expressed in such websites, and such websites are not investigated, monitored or checked for accuracy or completeness by us, nor do we maintain any editorial or other control over such websites. Inclusion of any linked website on our site does not imply approval or endorsement of the linked website by us. This remains true even

where the linked site appears within the parameters or window/frame of our site. Often, links to other websites are provided solely as pointers to information on topics that may be useful to users of our site. Please remember that when you use a link to go from our site to another website, our Privacy Policy is no longer in effect. Your browsing and interaction on any other website, including websites which have a link to our site, is subject to that website's own rules and policies. We are not responsible for the data collection and practices of third parties linked to our website. Please read the rules and policies of the third-party sites before proceeding. If you decide to leave our site and access these third-party sites, you do so solely at your own risk.

CONFIDENTIALITY AND SECURITY

Your Team One Credit Union information is password-protected. Team One Credit Union uses industry-standard SSL encryption to protect data transmissions. Emails that you may send without logging in to Team One Credit Union's Online Banking site may not be secure. For that reason, we ask that you do not send confidential information such as Social Security or account numbers to us through an unsecured email.

We provide a number of additional security features at Team One Credit Union. After logging in, your online "session" will "timeout" after 5 minutes of inactivity or 30 minutes of usage and you will be automatically logged off. This prevents other individuals from accessing your personal information in case you have left your PC unattended without logging out. When you submit your password, it is compared with the password we have stored in our secure database. We allow you to enter your password incorrectly three times. If you enter your password incorrectly more than three times, your access to Team One Credit Union's Online Banking will be locked until you call us to reactivate the account. We monitor and record "bad login" attempts to detect any suspicious activity, such as someone trying to guess your password.