

Online User Agreement

The Credit Union respects the personal and financial privacy of all of its members. We are committed to protecting the information on and within our Website with the same safety and confidentiality standards utilized in the transaction of all CU business.

The following information will help you to understand how we protect the information gathered. The CU may collect information such as: User names and passwords; E-mail addresses; Internet Service Provider addresses; Access time and date; Failed logon attempts; Application errors; and Geo-regions for user. We collect this information for internal reporting of Website statistics, and product monitoring to improve our services.

Information obtained from our Website is kept secure, and access to that information is limited to CU Associates who need to know the information to provide products or services to our members and to properly operate the CU.

EMAIL

The CU asks that confidential information not be sent via e-mail. E-mail is not necessarily safe against interception. The CU will NEVER solicit passwords, PIN Numbers or other confidential information. If communication is sensitive, or includes personal information such as account numbers, credit card numbers, personal identification numbers, social security numbers, or date of birth, a phone call might be more confidential. The CU 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, the CU Website may not be available due to system maintenance or circumstances beyond our control.

The CU conducts frequent and regular backups of User information and utilizes redundant information practices to protect User information from being erroneously altered due to unintentional errors and equipment malfunctions.

INTERNET ACCESS FEES AND TELEPHONE CHARGES

User agrees to be solely responsible for any telephone charges, internet access fees, and other such similar fees and expenses incurred by accessing the CU through its Website. Please note that these fees may be assessed and billed separately by your online service provider, or telephone service provider.

COOKIES

The CU does not utilize internet "cookies" for passive tracking of personal information. The CU may utilize cookies to assist in the authentication of MCFCU online banking users and the user's computer. 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.

WEBLINKS

The CU is not responsible for practices employed by websites linked to or from our Website, 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 website. 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 Website. 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 Website to another website, our Privacy Policy is no longer in effect. User browsing and interaction on any other websites, including websites which have a link to our Website, 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 User decides to leave our Website and access these third-party sites, User does so solely at User's own risk.

Link Disclaimer

You are now leaving Manateecfcu.org . To assist you in accessing information not maintained by Manatee Community Federal Credit Union, we link to sites we feel may provide useful information for you, but have no control

over the content or privacy of these external sites. User browsing and interaction on any other websites, including websites which have a link to our Website, is subject to that website's own rules and policies.

USE TERMINATION

The CU reserves the right to terminate User access to any CU service, in whole or in part, at any time. If User does not access the CU Website for any six (6) month period, we may delete User profile.

CONFIDENTIALITY AND SECURITY

User CU information is password-protected. The CU uses industry-standard SSL encryption to protect data transmissions. Emails that User may send without logging into the CU Website 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 the CU. After logging in, User online "session" will "timeout" after twenty (20) minutes of inactivity and User will be automatically logged off. This prevents other individuals from accessing personal information in case User has left PC unattended without logging out. When User submits User password, it is compared with the password we have stored in our secure database. We allow User to enter their password incorrectly three (3) times. If User enters password incorrectly more than three (3) times, User access to the CU will be locked until User calls us to reactivate the account. We monitor and record "bad login" attempts to detect any suspicious activity, such as someone trying to guess a User password.