



Wescom Credit Union Online Privacy Notice

Effective Date: February 2024

At Wescom Credit Union ("Wescom", "the Credit Union", "we", "our", "us"), we respect your right to privacy and understand the importance of maintaining the security of your personal information. This Online Privacy Policy ("Policy") only relates to the information we collect online through www.wescom.org ("Site") and any site owned and operated by Wescom Credit Union, Online Banking, and the Wescom Mobile Banking apps for both Apple® and Android™ platforms.

Information We Collect About You

When you visit wescom.org, you may be asked to provide personal information about yourself ("Personal Information"), including but not limited to the following:

- Your first and last name;
- A home or physical address (including street name or name of a city or town);
- An email address;
- A telephone number;
- A tax identification number; and
- Any other identifier that permits physical or online contact with you.

In addition, we may collect and store the following information about your visit: the IP address from which you access our Site; the type of browser and operating system used to access our Site; the date and time you access our Site; the internet address of the site from which you linked directly to our Site; and the pages you visit and the information you request. Accessing your account via Online Banking allows us to personalize your experience on Wescom.org by collecting and storing on a cookie relevant information such as name, your assigned branch of record and site preferences.

How This Information Is Collected

We collect personal and online session information about you when you:

- Visit our websites;
- Access Online Banking;
- Access Mobile Banking;
- Interact with our content on Social Media or via email;
- Schedule an appointment;
- View our online videos;
- Apply for an account;
- Apply for one of our many products or services;
- Enter one of our contests or sweepstakes; and
- Contact us with general inquires.

How This Information is Used

We use your personal information, only as permissible by law, to:

- Personalize your experience;
- Verify your identity;
- Prevent fraud and ensure security of your account;
- Process transactions;
- Communicate with you;
- Manage your preferences;
- Provide you advertisements about our products and services;
- Perform analytics concerning your use of our online services;
- Administer and improve our Site and Mobile App; and
- Comply with applicable legal requirements, contractual obligations, and our policies.

We retain personal information for a period of time that is required by law and is necessary for our business purposes only.

Cookies and “Do Not Track” Mechanisms

"Wescom utilizes necessary browser cookies to analyze usage patterns, enhance your security and personalize your experience while navigating through our sites. Wescom does not use cookies to track and sell any of this information gathered. A cookie is a small piece of data given to your browser by a website, which can later be retrieved. You may elect to set your web browser to inform you when cookies are set, prevent them from being set, or enable your web browser's "Do Not Track" signal or similar mechanism. However, if you elect to prevent cookies from being set, Online Banking and other servicing features on our websites will not work as intended.

Categories of Third Parties with Whom Wescom May Share Information

We disclose personal information with third parties only as permitted by law in connection with the administration, processing, or servicing of accounts. We do not disclose personal information to third-parties or make available any personal information about your online activities over time and across different web sites when you use our Site.

We will not share your personally identifiable information with third parties except as permitted by law to those third-party persons or entities that perform services for us on your behalf. This may include disclosure to a credit reporting agency or in response to a subpoena or other legal process; disclosure to protect against fraud, or as part of an audit or examination. See our [Federal Privacy Policy](#) and [California Consumer Privacy Policy](#) for a full explanation of when and how we share information with third parties.

Protecting Your Information, Confidentiality, and Security

Wescom is committed to protecting your personal information. We maintain physical, electronic, and procedural safeguards that comply with federal standards to guard your personal information. Visit the [Wescom Security Center](#) for full details about how we safeguard your personal data and your accounts.

Making Sure Your Information is Accurate

You may review and maintain your personal information by logging into Online or Mobile Banking using your username and password. You can also request and/or update your information by calling us at 1-888-4WESCOM (1-888-493-7266), by writing to us at Wescom Credit Union, P.O. Box 7058, Pasadena, CA 91109-7058, or by visiting any Wescom branch.

Children's Online Privacy Protection Act ("COPPA") Disclosure

The Children's Online Privacy Protection Act of 1998 ("COPPA") restricts the collection, use, or disclosure of Personal Information from and about children under the age of 13 on the internet. Wescom is committed to protecting the online privacy of the children who visit our Site and complying with COPPA. In general, our Site is not directed to children under the age of 13 and we request that children under the age of 13 not provide Personal Information through the Site. We may, however, elect to provide contest information on our Site for our youth members, which includes children under the age of thirteen. Youth members who identify themselves to be under the age of 13 will not be permitted to submit any Personal Information on our contest Site.

We may collect information on domain names, dates and times of visits, and number of page views. This information contains no Personal Information and will only be used to continue to improve the overall value of our Site. We do not knowingly collect, use, or disclose Personal Information from children under 13 on the internet without prior parental consent. Visit the Federal Trade Commission website for more information about COPPA.

Third-Party Website Links

We may provide links to websites that are owned or operated by other companies. When you use the links on our Site or Mobile App to visit a third-party website, you will be subject to that website's privacy and security policies, which may differ from ours. Please review their privacy and security policies carefully before providing any personal information on their websites.

Updates to this Policy

This Policy is subject to change at any time. Please review it periodically. Wescom will revise the "Effective Date" stated at the top of this Policy at the time any material changes to the Policy are made. Your use of the Site following these changes means that you accept the revised Policy.

Contact Us

If you have any questions regarding this Policy, call us at 1-888-4WESCOM (1-888-493-7266) or write to us at:

Wescom Credit Union

P.O. Box 7058

Pasadena, CA 91109-7058