

Riverfront Federal Credit Union's Internet Privacy Disclosure

Riverfront Federal Credit Union uses the latest technology to deliver our products and services to our members. This often involves using various means for providing those services. One of Riverfront's most important delivery channels is the Internet. A logical concern arising from the rapidly changing world of technology, and specifically use of the Internet, is the safety and security of services delivered electronically. Our members have an expectation in the ability to conduct business with us in confidence, and have the right to maintain privacy over their financial matters. With that in mind, and with respect to those services delivered electronically, our members have the expectation that we will protect their information regardless of the access channel in use.

Riverfront is mindful of these concerns. To that end, Riverfront is committed not only to providing you with the most efficient services, but also to ensure that all business you conduct with us is held in the strictest confidence; and that your transactions are safe and secure. Please refer to [Riverfront's Privacy Policy](#) to understand how we collect, share, and protect your personal information.

Online Security

To protect your personal information from unauthorized access and use, Riverfront has taken steps to protect the information we transmit and store by implementing and maintaining physical, technical, and administrative safeguards. Riverfront practices due care in maintaining its security posture, and takes reasonable measures to protect your data and information. Riverfront utilizes industry standard encryption technology for all internet-based member transactions.

Riverfront members may create User IDs and passwords to access online and mobile banking. You should not divulge your password to anyone. Riverfront will never ask you for your online banking password.

Home and mobile banking make use of the following in order to deliver electronic services:

- Cookies – Cookies are small pieces of data sent from our home-banking server to your PC. They are used to identify and authenticate your device. These are secure cookies which are transmitted over an encrypted connection, and can safely remain in place. Removal of these cookies will result in the need to respond to additional security questions upon login.
- IP Addresses – An IP address is a network identifier your Internet Service Provider assigns to your device. Your IP address is logged each time you use home banking. These logs are used for trouble shooting and security purposes. Your IP address is never shared with any third parties.
- Mobile Device Camera – We offer Remote Deposit Capture (RDC) as part of our mobile delivery channel. RDC allows the user to deposit checks using the camera function on the mobile phone. The camera function is exclusively used for RDC. It is not used for any other purpose relative to our mobile banking application.

- Locator – Our mobile app uses the locator function on users' devices to assist with finding our branches and ATMs. It is not used for any other purpose relative to our mobile banking application.

Links to Other Websites

Riverfront does have links on our website to third parties. Please be aware that other websites may offer different privacy policies and levels of security than Riverfront. Riverfront is not responsible for and does not endorse, guarantee or monitor content, availability, viewpoints, products or services that are offered or expressed on other websites. We urge you to review the privacy policies of each website you visit.

Emailing Marketing Service

Riverfront has an email marketing service. Riverfront will periodically send emails promoting our products and services, or those of our affiliates, to members for whom we have recorded email addresses. All members who receive the marketing emails will have the opportunity to opt out of this service at any time by simply clicking the unsubscribe button.

Information We May Collect About You

As part of standard Internet practice, Riverfront may collect information from you while you are visiting our website. The type of information we collect does not identify you, or your computer. Riverfront does this so that we can track the overall use of our website (pages visited, the length of time spent on each page, if other pages were visited, etc.) Riverfront uses the tool Google Analytics to obtain this information. The Google Analytics security and privacy principals can be found at: <https://support.google.com/analytics/answer/6004245?hl=en>

- Cookies – Cookies are pieces of data stored directly on the device you are using when you visit our website. Cookies are used to collect information such as browser type, the date of your visit, time spent on our website, and pages visited. The information is not used by Riverfront to collect any information other than usage of our website. You can refuse to accept these cookies, and most devices and browsers offer their own privacy settings for cookies. You will need to manage your cookie settings for each device and browser you use. However, this information is helpful to us in determining how members use our website, and how we can enhance that experience to our users and members.
- IP Addresses - Your IP Address is a number that is automatically assigned to the device that you are using by your Internet Service Provider (ISP). Our web site does not collect your IP address.