

PRIVACY POLICY

Last Updated: December 2, 2019

At the Iowa Credit Union Foundation (“ICUF,” “we” or “us”) we respect your concerns about privacy and value our relationship with you, thus we created this Privacy Policy (“Policy”) to demonstrate our commitment to you. This Policy explains what information we gather and how we use it as related to our website, www.iowacreditunionfoundation.org/, including its subdomains and related domains directed to www.iowacreditunionfoundation.org/ (collectively, the “Website”). **By using the Website or by clicking to accept or agree to the Privacy Policy, you accept and agree to be bound by this Privacy Policy and our Terms of Use, found at www.iowacreditunionfoundation.org, incorporated herein. Further, if you access services available through the DonorPerfect fundraising platform linked from the Website, you also accept the DonorPerfect Terms of Use (www.donorperfect.com/company/terms-of-service/) and Privacy Policy (www.donorperfect.com/company/privacy-policy/).**

If you do not agree with our policies and practices, do not use our Website or accept the Privacy Policy when the option is provided to you. We may revise and update this Policy from time to time in our sole discretion. All changes are effective immediately when we post them to the Website, and apply to all access to and use of the Website thereafter. Your continued use of the Website following the posting of revisions means you accept and agree to the changes. You are expected to check this page from time to time so you are aware of any changes.

The information we collect on this Website, including your IP address and information about your Internet connection and use of the Website, will not be shared with or sold to any third parties, other than our partners and service providers. We use this information to gather broad demographic statistics, measure site traffic, identify problems, improve site navigation and deliver custom content, functionality and services offered on or through our Website.

This Policy applies to information we collect:

- On this Website;
- In email, text, and other electronic messages between you and this Website;
- Through mobile and desktop applications you download from this Website, which provide dedicated non-browser-based interaction between you and this Website; or
- When you interact with our advertising and applications on third-party websites and services, if those applications or advertising include links to this Policy.

This Policy does not apply to information collected by:

- ICUF offline or through any other means, including on any other website operated by any third party (including our partners and service providers); or
- Any third party (not affiliated with our Website or services offered through our Website), including through any application or content (including advertising) that may link to or be accessible from or on the Website.

This Website is offered and available to users who are 18 years of age or older, reside in the United States or any of its territories. If you do not meet all of these requirements, you must not access or use this Website.

Information We Collect About You and How We Collect It

We collect information about you:

- Directly from you when you provide it to us; or

- Automatically as you navigate through the Website. Information collected automatically may include usage details, IP addresses, information related to your account settings and preferences and information collected through cookies/pixels, web beacons, and other tracking technologies. You can instruct your browser to refuse or limit the use of cookies or indicate when cookies are being sent; however, such removal or limitation may affect the availability and functionality of the Website. Cookies/pixels are files downloaded to your computer or device when you visit a website and then store information about your use of our Website. Cookie/pixel are broad terms to include all similar technology, including web beacons and log files.

The information you provide to us may include, without limitation:

- Information that you provide by filling in forms on our Website, including information at the time of registering to use our Website, subscribing to our service, or requesting further services. We may also ask you for information when you report a problem with our Website.
- Information obtained while using our Website, including user feedback.
- Records and copies of your correspondence (including email addresses), if you contact us.
- Your responses to surveys that we might ask you to complete for research purposes.
- Details of transactions you carry out through our Website and of the fulfillment of your transactions. You may be required to provide financial information before placing a transaction through our Website.

You also may provide information to be published or displayed (hereinafter, "posted") on public or restricted areas of the Website, or transmitted to other users of the Website or third parties (collectively, "User Contributions"). Your User Contributions are posted on and transmitted to others at your own risk. Although we limit access to certain pages, please be aware that no security measures are perfect or impenetrable. Additionally, we cannot control the actions of other users of the Website with whom you may choose to share your User Contributions. Therefore, we cannot and do not guarantee that your User Contributions will not be viewed by unauthorized persons. We also have the right to remove any User Contributions from the Website.

Information We Collect Through Automatic Data Collection Technologies.

As you navigate through and interact with our Website, we may use automatic data collection technologies to collect certain information about your equipment, browsing actions, and patterns, including:

- Details of your visits to our Website, including traffic data, location data, logs, and other communication data and the resources that you access and use on the Website.
- Information about your computer and internet connection, including your domain name, IP address, operating system, browser type and date and time of access.

The information we collect automatically may include personal information, or we may maintain it or associate it with personal information we collect in other ways or receive from third parties. It helps us to improve our Website and to deliver a better and more personalized service. For more, see under How We Use Your Information.

Third-Party Use of Cookies and Other Technologies.

Some content or applications on the Website are served by third-parties, including service providers, advertisers, ad networks and servers, content providers, and application providers. These third parties may use cookies alone or in conjunction with other technologies to collect information about you when you use our Website. The information they collect may be associated with your personal information or they may collect information, including personal information, about your online activities. They may use this information to provide you with interest-based (behavioral) advertising or other targeted content.

We do not control these third parties' tracking technologies or how they may be used. If you have any questions about an advertisement or other targeted content, you should contact the responsible provider directly.

How We Use Your Information

We use information that we collect about you or that you provide to us, including any personal information:

- To present our Website and its contents to you.
- To provide you with information or services you request from us.
- To fulfill any other purpose for which you provide it.
- To carry out our obligations and enforce our rights arising from any contracts entered into between you and us, including for contributions.
- To notify you about changes to our Website or any products or services we offer or provide through it.
- To monitor and identify potential fraudulent or suspicious activity.
- To allow you to participate in interactive features on our Website.
- To contact you when we believe there is an issue that needs to be communicated, such as site outages or planned maintenance.
- To use for marketing and user-evaluation purposes, including marketing of services by our partners.
- In any other way we may describe when you provide the information.
- For any other purpose with your consent.

Disclosure of Your Information

We may use and disclose aggregated information about our users, and information that does not identify any individual, without restriction.

We may disclose personal information that we collect or you provide as described in this Policy:

- To our partners and third parties to market their products or services to you if you have consented to these disclosures.
- To contractors, service providers, and other third parties we use to support our business and who are bound by contractual obligations to keep personal information confidential and use it only for the purposes for which we disclose it to them.
- To our supporters regarding the use of the Website.
- To fulfill the purpose for which you provide it.
- For any other purpose disclosed by us when you provide the information.
- With your consent.

We may also disclose your personal information:

- To comply with any court order, law, or legal process, including to respond to any government or regulatory request.
- To enforce or apply our Terms of Use, any license or other similar agreement between you and ICUF, and other agreements, including for contribution purposes.
- If we believe disclosure is necessary or appropriate to protect the rights, property, or safety of ICUF or its partners, our donors, or others.

Your State Law Rights

Certain state law, which may or may not apply to you, permits users of our Website that are residents of applicable states to request certain information regarding our disclosure of personal information. To make such a request, please send an email to info@iowacreditunionfoundation.org or write us at: Iowa Credit Union Foundation, Attn: Marketing, 7745 Office Plaza Drive North, Suite 170, West Des Moines, Iowa 50266.

Data Security

We and our service providers have implemented measures designed to secure your personal information from unintentional loss and from unauthorized access, use, alteration, and disclosure. We believe we have taken reasonable precautions necessary to maintain security for this Website.

The safety and security of your information also depends on you. Where we have given you (or where you have chosen) a user name, password or any other piece of information for access to certain parts of our Website, you are responsible for keeping this information confidential. You also acknowledge that your account is personal to you and agree not to provide any other person with access to this Website or portions of it using your user name, password or other security information. You agree to notify us immediately of any unauthorized access to or use of your user name or password or any other breach of security. You also agree to ensure that you exit from your account at the end of each session. You should use particular caution when accessing your account from a public or shared computer so that others are not able to view or record your password or other personal information.

Ultimately, the transmission of information via the internet is not completely secure. Although we take reasonable precautions to protect your personal information, we cannot guarantee the security of information transmitted to or stored on our Website. Any transmission or storage of information is at your own risk. We are not responsible for circumvention of any privacy settings or security measures contained on the Website.

Opt-Out of Use and Disclosure of Your Information

We will use your information as described in this Policy. You may prevent or limit your sharing of information with the following:

- Do not provide your personal information.
- Do not access or request content on the Website.
- Enable cookie and/or advertisement blocking on your browser.
- Email us at info@iowacreditunionfoundation.org to request we opt-out your email address from emails from us and our affiliates.

You may also opt-out of marketing emails from us and/or our partners by using the opt-out feature in the footer of emails.

Your Comments and Concerns

All feedback, comments, requests for technical support and other communications relating to the Website should be directed to: info@iowacreditunionfoundation.org.