

INTERNET SECURITY PRACTICES STATEMENT

This statement is made on behalf of the financial service providers in the Vantage Credit Union family of companies that include but isn't limited to Vantage Credit Union and affiliated companies including Member Resources, LLC. Members Resource, LLC includes Credit Union Insurance Agency, LLC and Mortgage Solutions, LLC.

Please read this Statement carefully, as any use of vcu.com or related sites ('site(s)') constitutes your agreement to Vantage Credit Union's Internet Securities Practices Statement and related statements on family pages.

DIGITAL BANKING SERVICES

To qualify for, and use, Vantage Credit Union's digital banking services, the account owner must agree to the Electronic Suite of Services Agreement and Electronic Document Delivery Agreement, and the account must be in good standing.

VCU.COM CONTENT

Vantage Credit Union makes every attempt to ensure all information, rates and promotional offers listed on its site(s) are current and accurate. However, this information should be construed only as a guideline. Vantage continually makes updates on its site(s) and reserves the right to make subsequent changes to previously posted content on its site(s) at any time due to changes in policy, State or Federal Regulations, or otherwise.

USE OF COOKIES & DATA COLLECTION

When you visit vcu.com web servers, we store a cookie—a small piece of information—on your computer's hard drive. This cookie file is a technical requirement that establishes and maintains a session so members can request information and conduct business transactions. The cookie contains no confidential or personal information and isn't used to track member activity after leaving vcu.com. Vantage identifies and tracks the single, previous website address visitors have come from when accessing vcu.com. This is a standard industry practice used to determine how people navigate to vcu.com. Vantage may use cookies to customize your website experience. As you visit vcu.com, our web server also recognizes what web browser and operating system you're using. We currently collect aggregate information about the use of vcu.com that doesn't personally identify you. Various parts of vcu.com allow you to submit information to us via web form, secure message and unsecured email. Vantage collects the email addresses of those members who send us email and the information provided in the email. We also collect information volunteered by our members through surveys, feedback, contests, electronic forms and secure messages. This information is used to improve the content of vcu.com, and to enable you to have a voice in the future of the credit union and its services.

SECURITY AND ATTRIBUTION

The information you send Vantage Credit Union is secured on systems that reside behind a security layer to prevent unauthorized access. Our system is regularly tested by independent experts and audited by state and federal agencies to ensure proper operation. All areas of vcu.com are secured and use modern encryption algorithms and certificate exchange to maintain the confidentiality of information. Vantage Credit Union only supports browsers that use strong encryption techniques which may change periodically. You may need to update your browser occasionally to use vcu.com.

EMAIL SECURITY

Regular email isn't secured. Various sections of vcu.com allow you to submit non-confidential information to Vantage by email. Vantage Credit Union strongly urges you not to provide personal or account information through email or request information from us that's confidential or sensitive. As unsecured Internet email is not secure, you accept the risks associated with sending unsecured email messages and/or any files you attach to these unsecured emails. If you request sensitive or confidential information from Vantage Credit Union via unsecured email, you accept these risks as well. To communicate sensitive or confidential information, you must log in to digital banking and contact us by secure message or live chat. Of course, you can also contact us by phone or by visiting any of our locations.

CHILDREN'S ONLINE PRIVACY

From vcu.com, we may collect member email addresses and other information provided from children age 13 and under in the email. This information is volunteered by these members through contests, surveys and electronic forms. The gathering of such information is purely for informational purposes only to improve the content of vcu.com and won't be sold to any third party.

LINKS TO OTHER WEBSITES

VCU.com contains hyperlinks to other websites operated by third-party companies or organizations. When you click on these links, you'll leave vcu.com and go to the linked site. Please note that Vantage isn't responsible for the contents, use, or privacy and security practices of these sites. Their terms and conditions will apply. Please review the privacy and security practices of each of the linked websites you visit before you provide any personally identifiable information. All links or other connections to other websites, or mention of other companies or organizations, is solely for informational purposes and should not be construed as an endorsement or relationship other than what's stated where such a connection is made.

CHANGES

Vantage Credit Union reserves the right to change any part of its Internet Security Practices Statement at any time. You agree to check our Statement periodically to make sure you remain comfortable with its content. Nothing in this Statement affects our ability to collect, combine, use, verify, retain, and report, including sharing with our regulators and law enforcement, information submitted in connection with the provision of Vantage Credit Union products and services. Vantage also reserves the right to do the same with information obtained from public sources or third parties, and other information that does not personally identify you, without reference to this Internet Security Practices Statement.