



# Youth Privacy Policy

## Privacy Policy for PFCU Members Under 13 Years of Age

www.pfcu4me.com respects and protects the privacy of our users. PFCU has been trusted by parents for more than 70 years with their children's financial security. We take this trust very seriously, especially as we expand our online presence. We recognize that families are concerned about privacy and especially about the privacy of their children online. PFCU, its staff, and others who help us operate our Web site follow this policy on privacy and fair information practices for online activities of www.pfcu4me.com.

## Collection, Use and Disclosure of Information

At PFCU, the only use that we make of personal information is to allow the member to apply for the services we offer. We use that information to approve or decline those services. We do not otherwise make use of personal information.

## Parental Consent

If a request for a service were to come through our Internet site, the parent of the minor would be contacted. We would allow the parent to view and confirm the information prior to approving the service. We do require prior parental consent should we ever collect personal information from children under the age of 13.

## Disclosure

We do not normally disclose individual user information to anyone outside of PFCU unless we have previously informed users about the disclosures. However, some data may be used from time to time by outside auditors, consultants, and others hired by PFCU to assist in carrying out financial or operational activities. We permit these uses only when necessary to manage our records or for another specific purpose consistent with this privacy policy. All recipients must agree to safeguard user information, to use it only for an authorized purpose, and to return it or destroy it upon completion of the activity.

We also recognize that we may need the assistance of our members to make sure that their information is correct. Members are the source of the information that we maintain. Users may review the information that PFCU maintains about them and may correct that information if it is wrong by contacting a Member Service Pro at 517-647-7571.

## Links To Other Sites

When children link from www.pfcu4me.com to other sites, we may open an additional browser for the new site. We make every effort to link to appropriate outside sites for children. Unlike the PFCU web site, these outside sites may collect personal information.

## Contact Information

If you have any questions, comments, or concerns about our privacy policy, please contact PFCU, 9077 Charlotte Highway, Portland MI 48875 or call 517-647-7571.

PFCU pledges to work with users to resolve any complaints about our privacy and fair information practices policy or our implementation of the policy.

## Disclaimer

Due to the changing nature of the Internet, this policy may be changed at any time at PFCU's discretion.