First Source Federal Credit Union COPPA Disclosure

We respect privacy and online protection for children and their parents. The Children's Online Privacy Protection Act ("COPPA") requires us to inform parents and legal guardians about how we collect, use, and disclose personal information about children under 13 years of age; and that we obtain the consent of a parent (or guardian) to allow the collection of that information. We only collect the amount of personal information which is reasonably necessary to allow a child's participation in a credit union program or contest.

We do not solicit nor collect identifiable personal information directly from children. We do not enable children to make their personal information publicly available. From time to time, we do sponsor contests, or ask for articles written by children or offer prizes. For these events, we do collect information but we only do so if the child's parent or guardian has consented to our collecting, or has directly submitted, the information. The types of information we may collect are: a child's first name, age, videos, photographs and voice recordings, written articles and drawings. We may display this information in our marketing or promotional efforts. We may share the information with selected third parties who provide services and products to or for credit unions and credit union members unless the parent instructs us not to do so.

The security, integrity and confidentiality of a child's personal information are extremely important to us. Part of our procedures to protect the confidentiality, security, and integrity of personal information is that we never display a child's last name, date of birth, phone number, address, city, or state. In addition, we have implemented technical, administrative and physical security measures that are designed to protect information from unauthorized access, disclosure, use and modification. From time to time, we review our security procedures to consider appropriate new technology and methods. However, you should understand that no security measures are perfect or impenetrable.

If we have collected personal information on a child, that child's parent or legal guardian may contact the Credit Union's Marketing Department at any time, to review what has been collected or to direct the deletion of the information or to tell us to stop any further collection or use of that information. A parent contacting us by e-mail should include the parent's return e-mail address and the first name of the child so that we can better handle the communication.

Learn more about <u>COPPA here</u>. (Note- you will be leaving First Source's website for a third-party site to access this information. We are not responsible for the content on the site and its privacy and security policies may differ from ours. We represent neither you nor the third party in the event that you enter into a transaction.)