



WEBSITE POLICY

Effective Date: July 1, 2024

Navigant Credit Union is committed to your privacy. Our goal is to maintain your trust and confidence when handling personal information about you. This Navigant Credit Union Website Policy ("Website Policy", "Policy") informs you of the policies and practices regarding the collection, use and disclosure of any information that we and our service providers collect from or about you in connection with using our website. The terms "credit union", "we", "us", or "our" mean Navigant Credit Union. "You", "your", or "user" means an individual who visits/accesses our website and does not refer to a business or other entity.

By visiting our website, you consent to the practices described in this Policy. We may change this Policy from time to time by updating it with a new "Effective Date". Please check this Policy regularly to ensure that you are familiar with its contents.

THE TYPES OF INFORMATION WE COLLECT AND HOW WE USE

In general, you can visit our website without disclosing to us who you are or revealing any information about yourself. There are some areas that will collect certain information about you, and it is important for you to know how we use this information.

When you visit our website, we collect and store information on the Internet domain and IP address you use to access our website, the date and time you access our website, and the pages you visit. This information is used solely for the purposes of creating website activity and statistical reports. These reports enable us to improve the usefulness of our website and to better serve our membership.

Device data, such as your computer or mobile device operating system type and version, manufacturer and model, browser type, screen resolution, RAM and disk size, CPU usage, device type (e.g., phone, tablet), unique identifiers, language settings, mobile device carrier, radio/network information (e.g., WiFi, LTE, 4G), and general location information such as city, state or geographic area.

Local storage technologies, like HTML5 and Flash, that provide cookie-equivalent functionality but can store larger amounts of data, including on your device outside of your browser in connection with specific applications.

Web beacons, also known as pixel tags or clear GIFs, which are used to demonstrate that a webpage or email was accessed or opened, or that certain content was viewed or clicked.

In general, we use this information for website optimization, fraud/security purposes, and advertising.

COOKIES

Cookies are small text files placed on your computer while visiting certain sites on the Internet. Cookies help websites keep track of personal preferences and recognize return



visitors. An example of the use of cookies is when sites greet you personally or post a list of what you most recently viewed.

Navigant Credit Union uses cookies to enrich your online experience and we may place a temporary cookie on your computer to see which product pages you view most frequently. The cookies are not designed to collect or store information on you, but to deliver targeted content to you online.

You can prevent cookies from being placed on your computer by accessing your browser's preferences menu and deleting existing cookies. There also are commercial programs available to help you manage or disable cookies.

GOOGLE ANALYTICS

We use a tool called "Google Analytics" to collect information about use of our website. We have implemented the Google Analytics Demographics and Interest Reporting feature. This feature consists of a series of reports where we can see behavior information relating to visitor age range, gender, and interests. This data can also be used to segment standard reports and create remarketing lists. You can opt-out of Google Analytics for Display Advertising and customize Google Display Network ads using the Ads Settings (www.google.com/settings/ads).

MICROSOFT CLARITY / MICROSOFT ADVERTISING We partner with Microsoft Clarity and Microsoft Advertising to capture how you use and interact with our website through behavioral metrics, heatmaps, and session replay to improve the user experience and how best to market our products/services. Website usage data is captured using first and third-party cookies and other tracking technologies (i.e., mouse movements, clicks, scrolls, etc.) to determine the popularity of products/services and online activity. Additionally, we use this information for website optimization, fraud/security purposes, and advertising. Since this requires Microsoft Clarity to record you when you're on our website, you cannot opt out of being recorded. Navigant Credit Union and Microsoft Clarity do not sell this information. For more information about how Microsoft collects and uses your data, visit the [Microsoft Privacy Statement](#).

EMAIL

When you email us, we collect and store personal information to process your email request. Users of our website should understand that any personal information that is voluntarily sent via an unsecured email form might be collected and used by others. Please do not include your account number, your social security number, your personal identification number (PIN), your password or any other confidential information in your email requests to Navigant Credit Union. Secured forms and applications are available on our website to contact us and to apply for various services and loans online.

When you send an e-mail or other electronic communication to us, you are communicating with us electronically and consent to receive reply communications from us or our providers electronically. We may retain the content of the e-mail, electronic communication, your e-mail address, unique identifier (such as Facebook, Instagram, LinkedIn, or Twitter username), and our response in order to better service your needs or for audit, legal, regulatory or other business-related reasons.



THIRD PARTY WEBSITES

Our website may contain links to third party websites or applications. These links and pointers to third party websites or applications are not part of our website. Navigant Credit Union doesn't make any representations or warranties regarding these third party websites. We are not responsible for any losses or damages in connection with the information, security, privacy practices, availability, content or accuracy of materials of such third party websites or applications. These third party websites or applications might have Terms of Use or Privacy Policies. Third party websites may provide less privacy and/or security than our website. We encourage you to review the Terms of Use and Privacy Policy of all third party websites you visit before you share any personally identifiable information with them.

Our website may also contain tools from third parties that are designed to assist you in making informed choices about services, give you directions to our branches or provide a tool to view documents or videos in. In most instances, you will not leave our website to view. For example, we use Vimeo and YouTube to show videos, Adobe to change the format of disclosures for easier use on all types of devices, and Google Maps to provide directions quickly and easily. As the above paragraph details, these are not Navigant Credit Union web pages, and you should follow the above instructions if you have questions regarding a link that brings you to any of these sites.

SOCIAL MEDIA

You may also find additional information on our products and services through our social media sites such as Facebook, Twitter, LinkedIn, Instagram, and App Stores. Please keep in mind that any information you share is visible to all participants on these social media sites and you should never post any sensitive personal information (such as account number or social security number). Please carefully review the Terms of Use and Privacy Policy on these social media sites as they may be different than our own policies.

WHAT YOU CAN DO TO HELP

Navigant Credit Union recommends that you take the following precautions to guard against the disclosure and unauthorized use of your personal and account information:

- Protect your account numbers, plastic card numbers, PINs (personal identification numbers) and passwords. Never keep your PIN with your card, which can provide free access to your accounts if your card is lost or stolen.
- Never provide personal information (including full social security numbers or account and credit card information) over the phone unless you have initiated the call and know with whom you are speaking. If someone calls you explaining the call is on behalf of the credit union, you should beware. Credit union staff will have access to this information and will not need to ask for it.
- Notify us immediately if your ATM, credit, or debit card has been lost or stolen. Also notify us immediately if your checks have been lost or stolen.
- Keep your information with us current. Be sure to notify us if your address or phone number changes, so we know how to reach you.



PERSONAL INFORMATION ON CHILDREN

We do not knowingly collect or retain personal information from children under the age of thirteen. We advise all visitors to our website under the age of 13 not to disclose or provide any personally identifiable information on our website. To learn more about the Children's Online Privacy Protect Act (COPPA) please visit the Federal Trade Commission's website (<https://www.ftc.gov>).

ADA COMPLIANCE

Navigant Credit Union is committed to providing a website that is accessible to the widest possible audience in accordance with the ADA standards and guidelines. We are actively working to increase accessibility and usability of our website for everyone. Our web accessibility approach is based on the Web Content Accessibility Guidelines (WCAG) 2.2. All products and services available on this website are available at all our branches.

QUESTIONS OR COMMENTS

If you have any questions or comments concerning our Website Policy, please let us know by going to: <https://www.navigantcu.org/contact-us>