

## FAT CAT® Online Privacy Policy

Effective January 23, 2023

This FAT CAT® Online Privacy Policy (“Privacy Policy”) describes State Employees’ Credit Union’s (“SECU,” “us,” “our,” or “we”) practices with respect to information we collect through our FAT CAT website, located at [www.cufatcats.org](http://www.cufatcats.org) (the “Website”). The Website is intended to help children (namely those up to age 12) learn basic financial concepts, and to provide parents and legal guardians with information about SECU’s FAT CAT Program and tools to help teach children about finances.

This Privacy Policy applies only to the Website. It does not apply to any other websites or online services that SECU operates, or to our collection of personal information through any other channels, such as email, telephone, social media accounts, or offline. If you are an SECU member, or are otherwise an individual who obtains or has obtained a financial product or service from us that is to be used primarily for personal, family, or household purposes, our [Consumer Privacy Notice](#) provides additional information about how we use and share personal information that we collect in connection with our provision of those financial products or services.

### **The Information We Collect Through the Website and How We Use It**

We do not collect any information through the website that directly identifies you or that could be used to contact you.

We do, however, collect certain information automatically when you visit and interact with the Website, which may include:

- Unique online identifiers, such as device identifiers, internet protocol addresses (which may indicate your approximate location), cookie identifiers, or other forms of persistent or probabilistic identifiers that can be used to identify a particular person or device.
- Internet or other electronic network activity information, such as information regarding your interaction with the Website.

We use this information to support the internal operations of the Website, including to:

- maintain or analyze the functioning of the Website;
- perform network communications;
- protect the security or integrity of the Website; and
- ensure our legal or regulatory compliance.

We retain the information we collect through the Website only for as long as is reasonably necessary to satisfy the purpose for which it is collected and used, unless a longer period is required or permitted by law, such as to fulfill our legal obligations or to establish, protect, or defend against legal claims.

### **How We Disclose Information We Collect Through the Website**

We do not “sell” or “share,” as those terms are defined under applicable laws, information that we collect through the Website.

To accomplish the purposes set forth above, we may disclose information we collect through the Website to our affiliates and service providers, or have service providers collect information through the Website on our behalf. For example, we use Google Analytics to help us maintain and analyze the functioning of the Website. Google Analytics uses cookies that generate information about your use of the Website, including your IP address. If you so choose, you may be able to opt out of the collection of your information by Google Analytics by turning off cookies in the preferences settings in your browser. For more information on Google Analytics, including how Google Analytics collects, uses, and discloses information, refer to the following page: <https://policies.google.com/technologies/partner-sites>.

### **Additional Information for California Residents**

If you are a California resident, our [California Notice at Collection and Privacy Disclosure](#) includes additional information that we provide pursuant to the California Consumer Privacy Act of 2018, as amended from time to time.

Some Internet browsers have a “Do Not Track” feature that lets you tell websites that you do not want to have your online activities tracked. At this time, the Website does not respond to browser “do-not-track” signals. Other parties may collect personal information about your online activities over time and across different websites when you use the Website.

### **Third-Party Links**

The Website may contain links to external websites and information controlled or offered by third parties. SECU is not responsible for the content or privacy practices of websites owned or operated by other companies. We recommend that you carefully review the privacy policies for each of the websites you visit because SECU has no control over the privacy practices or content of these linked sites.

### **Contact Information and Assistance**

If you have any questions or concerns about this Privacy Policy, please contact SECU 24/7 Member Services by phone at (888) 732-8562, or by email at [info@ncsecu.org](mailto:info@ncsecu.org).

### **Changes to This Privacy Policy**

We may change or update this Privacy Policy from time to time. When we do so, we will post the revised Privacy Policy on this page.