

Website Privacy Policy for the Family Advantage Federal Credit Union

Thank you for visiting the Web Site of the Family Advantage Federal Credit Union.

Our postal address is: P.O. Box 39
Spring Hill, TN 37174

We can be reached via email at member@myfafcu.org or by telephone at (931) 486-3125. Our toll-free number is 1-888-486-3125.

We are committed to protecting the privacy of our members' financial and personal records consistent with state and federal laws.

By using this website, you signify your acceptance of the Family Advantage Federal Credit Union Website Privacy Policy. If you do not agree to this policy, please do not use this site. We reserve the right, at our discretion, to change, modify, add, or remove portions of this policy at any time. Please check this page periodically for changes.

Web Page

As a visitor to the Family Advantage Federal Credit Union website, you will remain anonymous unless you choose to provide personal information in order to apply for credit union membership or credit union products and services. Please be advised that we may disclose information on your accounts or information contained in member files, provided to the Credit Union through this Website, to credit bureaus or agencies who have a legitimate purpose for obtaining the information.

Site Management

Our web server collects standard, non-identifying information about our website visitors such as the date, time, web page visited, and IP address. We also collect the email addresses of those who communicate with us via email. This information is used to compile statistics and aggregate information on the usage of our website. We use this information to improve the content of our website, and to better serve our members through special marketing and service programs. We do not share this information with other organizations.

We do not compile, buy, sell, rent or trade consumer mailing lists. We do not make the email addresses of those who access our website available to others.

Email or Postal Address

If you supply us with your postal address, email address or telephone number on line, you will only receive contact from us regarding information you requested. To better serve you, we will add your email address to our account holder database. Your email address will not be released to any outside organization and will only be used internally for marketing purposes.

Links

Any link, (including hyperlinks, buttons or referral devices of any kind) used on this website, is provided for the use and convenience of the visitor. The appearance of a link on this site neither constitutes an endorsement, recommendation or certification by the Credit Union, nor should the presence of a link in any way be construed as a suggestion that the site has any relationship with the Credit Union.

If you link to another site from any of our pages, we cannot be held responsible for any information that may be gathered at a linked site. Keep in mind when viewing these pages that the Family Advantage Federal Credit Union is not endorsing or guaranteeing the products, information or recommendations provided by linked sites; we are not liable for the failure of products or services advertised on those sites, each website may have a privacy policy different from ours and may provide less security than our website.

Children

We do not knowingly solicit data from children and we do not knowingly market to children. We recognize that protecting children's identities and privacy Online is important and the responsibility to do so rests with both the Online industry and parents.

Home Banking

If you visit our secure Home Banking (Online banking) site, you will be required to provide multi-factor authentication (confidence word and security questions) in addition to a Personal Identification Number (PIN) that is your unique password to enter and use our secure Home Banking server. This information is never given, sold or disclosed to third parties. It is held in strict confidence. When using Home Banking, certain Online information, including the transactions you conduct are recorded. This allows the Family Advantage Federal Credit Union staff to confirm your transactions.

The Credit Union stores no member or account information on our web server, which is accessed by the public. All member account information is housed on computers that are behind firewalls (protected area). All on-line transactions are authenticated and encrypted with the highest level of security protection available.

Third Parties

We will not disclose information to third parties (excluding credit union affiliates) concerning your account with us, except when such a disclosure is necessary: to complete the transaction(s) you requested; to verify the existence and condition of your account for a third party (such as a credit bureau) as is permitted by law; to comply with any court order or applicable laws or regulations; or when you give us your written permission.

Your Responsibility to Prevent Unauthorized Access

The Family Advantage Federal Credit Union is confident that we have taken the necessary security steps to ensure that our Online services are secure. However, it is your responsibility to help protect the security of your account by safeguarding your password and multi-factor identifications selected.

You are the key to safeguarding the confidentiality of your accounts. You are issued a temporary password when you apply for Home Branching access. You should change this password the first time you log on to Home Branching. You should select a password, confidence word and questions that you can easily remember, but that no one else would likely guess. For example do not select your address, telephone number, or date of birth for your password. You can change your password as frequently as you desire. Never share your password with anyone—even family members—if they are not on your account. No representative of the Family Advantage Federal Credit Union will ever call or email a request for your password.

Change you password on a regular basis. Always change it immediately if you think that your password has been compromised, and contact the Credit Union immediately. Take care not to walk away from your computer in the middle of an Online session. Always log off when you finish your Online session.