

N.G.H. Credit Union Website Policy

N.G.H. Credit Union respects the personal and financial privacy of all of our members. We are committed to protecting the information on and within our web site with the same safety and confidentiality standards utilized in the transaction of all N.G.H. Credit Union business. The following information will help you to understand how we protect the information gathered.

N.G.H. Credit Union may collect information such as:

- user name
- e-mail addresses
- Internet Service Provider address
- access time and date
- failed login attempts

We collect this information for internal reporting of web site statistics, and product monitoring to improve our services. Information obtained from our web site is kept secure, and access to that information is limited with the credit union personnel who need to know the information to provide products or services to our members and to properly operate the credit union.

INTERRUPTION OF SERVICE

At certain times, N.G.H. Credit Union may not be available due to system maintenance or circumstances beyond our control. N.G.H. Credit Union conducts frequent and regular backups of your information and utilizes redundant information practices to protect your information from being erroneously altered due to unintentional errors and equipment malfunctions.

INTERNET ACCESS FEES AND TELEPHONE CHARGES

You agree to be solely responsible for any telephone charges, internet access fees, and other such similar fees and expenses you incur by accessing N.G.H. Credit Union through this site. Please note that these fees may be assessed and billed separately by your online service provider or phone company. Your N.G.H. Credit Union profile is created free of charge.

CHANGES TO PRIVACY POLICY

N.G.H. Credit Union may update this policy. We will notify you about significant changes in the way we treat personal information by sending a notice to the primary email address specified in your N.G.H. Credit Union profile or by placing a prominent notice on our site.

CHILDREN

N.G.H. Credit Union does not knowingly solicit data from children. We recognize that protecting children's identities and privacy on-line is important and the responsibility to do so rests with both the online industry and parents.

COOKIES

N.G.H. Credit Union does not utilize internet "cookies." Cookies are a feature of web browser software that allows web servers to recognize the computer used to access a website. They are small bits of data that are stored by a user's web browser on the user's hard drive. Cookies can remember what information a user accesses on one web page to simplify subsequent interactions with that website by the same user or to use the information to streamline the user's transactions on related web pages. For example, if you use the watch list feature to track your personal stock portfolio, a cookie will be stored on your hard drive, which will allow your browser to automatically remember and display this customized information upon your return. Cookies should make your online experience easier and more personalized. Some of our associated companies may themselves use cookies on their own websites. We have no access to, or control of these cookies, should this occur.

ONLINE BANKING

If you visit our secure Online Banking site, you will be required to provide multifactor authentication (answer one of several secure questions) in addition to a Personal Identification Number (PIN) that is your unique password to enter and use our secure Online Banking server. This information is never given, sold or disclosed to third parties. It is held in strict confidence. When using Online Banking, certain online information, including the transactions you conduct, are recorded. This allows the N.G.H. 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.

Your N.G.H. Credit Union information is password-protected. N.G.H. Credit Union uses industry-standard SSL encryption to protect data transmissions. Emails that you may send without logging in to N.G.H. Credit Union may not be secure. For that reason, we ask that you do not send confidential information such as Social Security or account numbers to us through an unsecured email.

We provide a number of additional security features at N.G.H. Credit Union. After logging in, your online "session" will "timeout" after 15 minutes of inactivity and you will be automatically logged off. This prevents other individuals from accessing your personal information in case you have left your PC unattended without logging out. When you submit your password, it is compared with the password we have stored in our secure database. We allow you to enter your password incorrectly three times. If you enter your password incorrectly more than three times, your access to N.G.H. Credit Union will be locked until you call us to reactivate the account. We monitor and record "bad login" attempts to detect any suspicious activity, such as someone trying to guess your password.

LINKS

We are not responsible for practices employed by websites linked to or from our site, nor the information, content, accuracy, or opinions expressed in such websites, and such websites are not investigated, monitored or checked for accuracy or completeness by us, nor do we maintain any editorial or other control over such websites. Inclusion of any linked website on our site does not imply approval or endorsement of the linked website by us. This remains true even where the linked site appears within the parameters or window/frame of our site. Often, links to other websites are provided solely as pointers to information on topics that may be useful to users of our site. Please remember that when you use a link to go from our site to another website, our Privacy Policy is no longer in effect. Your browsing and interaction on any other website, including websites which have a link to our site, is subject to that website's own rules and policies. We are not responsible for the data collection and practices of third parties linked to our website. Please read the rules and policies of the third-party sites before proceeding. If you decide to leave our site and access these third party sites, you do so solely at your own risk.

EMPLOYEE SECURITY STANDARDS

N.G.H. Credit Union maintains information standards and procedures that include physical and electronic safeguards, restricting access to those with a need-to-know and training employees on the importance of information security.

WEBSITE DEFAACEMENT AND ACCESS FOR POSTING

The only entity with access to the back-end is the webmaster. In the event a security breach does occur, the website will be pulled from "live" status (take it down) - breaches will then be contained - and then use a patched "point in time" backup to roll-back to. Once this process has been completed, the site can return to "live" status. There is 24/7 monitoring of all of the files on the nghcu website - in the event any are significantly changed - an alert is instantly sent to the webmaster via multiple mediums. The credit union's authorized personnel to submit posting to the webmaster are the Marketing Committee Chair Liaison Board Member and the Executive Director. If a submission error occurs such as incorrect publication of rates or any other information the webmaster would be notified immediately and the error corrected to prevent dissemination of the said false data.