



## Online Privacy Policy

### ABOUT THIS POLICY

**Last Updated:** July 1, 2023

This Online Privacy Policy, (“Privacy Policy”) describes the types of information Honda Federal Credit Union (the “Company”) may collect from you or that you may provide when you visit the website [www.hondafcu.org](http://www.hondafcu.org) (our “Website”) and our Mobile Banking Applications (“Apps”) and our practices for collecting, using, maintaining, protecting, and disclosing that information.

This Privacy Policy is subject to change. We encourage you to review this Privacy Policy frequently for any revisions or amendments. Changes to this Privacy Policy will be posted on this Site and will be effective immediately upon posting. You will be deemed to have been made aware of and have accepted the changes by your continued use of our Website. If we determine that a change to this Privacy Policy will result in using your Personal Information acquired before the change in a materially new way, we will provide you notice before using your Personal Information in the new way.

### 1. INFORMATION WE COLLECT

We collect several types of information (“personal information”) from and about users of our Website and Apps, including information:

- By which you may be personally identified, such as name, postal address, email address, telephone number, date of birth, and social security number;
- Any other identifier by which you may be contacted online or offline;
- That is about you but individually does not identify you, such as your internet connection, IP address, the equipment you use to access our Website and Apps, and usage details. That is collected or maintained in connection with personally identifiable information;
- Account number(s) and certain transaction information;
- Other personal information you may provide when doing business with us.

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### 2. HOW WE COLLECT YOUR INFORMATION

We obtain the categories of personal information listed above from the following categories of sources on or through the Website and Apps:

- Visit and interact with our Website and our Apps;
- Directly from you or your representatives by completing forms on our Website. This includes information provided at the time of requesting products or services, or when you report a problem with our Website or Apps;
- Records and copies of your correspondence (including email addresses and Digital Banking Secure Messages), if you contact us;
- Details of transactions you request or perform through our Website and Apps;
- Your search queries on our Website or Apps.

### 3. HOW WE USE YOUR INFORMATION

We may use or disclose the personal information we collect for one or more of the following purposes:

- To fulfill or meet the reason you provided the information. For example, if you share your name and contact information to request or ask a question about our financial products or services, we will use that personal information to respond to your inquiry. If you provide your personal information to apply for a financial product or enroll in a service, we will use that information to complete your request.
- To provide, support, personalize, and develop our Website, Apps, and services.
- To create, maintain, customize, and secure your account with us.
- To process your requests, transactions, and payments and prevent transactional fraud or account takeover.
- To provide you with support and to respond to your inquiries, including to investigate and address your concerns and monitor and improve our responses.
- To personalize your Website and Apps experience and to deliver content and financial product and service offerings relevant to your interests, including targeted offers and ads through our Website and Apps, third-party sites, and via email or text message (with your consent, where required by law).
- To help maintain the safety, security, and integrity of our Website, Apps, financial products and services, databases and other technology assets, and business.
- For testing, research, analysis, and product development, including to develop and improve our Website, Apps, products, and services.

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- To respond to law enforcement requests and as required by applicable law, court order, or governmental regulations.
- As described to you when collecting your personal information or as otherwise set forth in the CCPA Privacy Policy (See the “California Consumer Rights” Section below.).
- To protect the rights, property, or safety of us, our employees, our members, or others.
- To detect and prevent against security incidents, protect against malicious, deceptive, fraudulent, or illegal activity and prosecution those responsible for that activity.

We will not collect additional categories of personal information or use the personal information we collected for materially different, unrelated, or incompatible purposes without providing you notice.

#### **4. HOW WE SELL, SHARE, OR DISCLOSE YOUR INFORMATION**

##### **Information We Sell**

We do not sell personal information.

##### **Information We Share**

We do not share your personal information with third parties for cross-context behavioral advertising.

##### **Information We Disclose**

We may disclose your personal information for a business purpose to the categories of third parties indicated below.

- Our third party service providers;
- Our affiliates for their everyday business purposes;
- Other companies to bring you co-branded services, products, or programs;
- Legal and regulatory authorities; and
- Other third parties to comply with legal requirements such as the demands of applicable subpoenas and court orders; to verify or enforce our terms of use, our other rights or other applicable policies; to address fraud, security or technical issues; to respond to an emergency; or otherwise to protect the rights, property or security of our customers or third-parties.

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### 5. COOKIES AND DO NOT TRACK SIGNALS

As you navigate through and interact with our Website and Apps, we may use automatic data collection technologies to collect certain information about your equipment, browsing actions, and patterns, including:

- Details of your visits to our Website and Apps, including traffic data, location data, logs, and other communication data and the resources that you access and use on the Website and Apps.
- Information about your computer and internet connection, including your IP address, operating system, and browser type.

The information we collect automatically is only statistical data and does not include personal information. It helps us to improve our Website and Apps and to deliver a better and more personalized service, including by enabling us to:

- Estimate our audience size and usage patterns.
- Store information about your preferences, allowing us to customize our Website and Apps according to your individual interests.
- Speed up your searches.
- Recognize you when you return to our Website and Apps.

The technologies we use for this automatic data collection may include:

- **Cookies (or browser cookies):** A cookie is a small file placed on the hard drive of your computer. You may refuse to accept browser cookies by activating the appropriate setting on your browser. However, if you select this setting you may be unable to access certain parts of our Website. Unless you have adjusted your browser setting so that it will refuse cookies, our system will issue cookies when you direct your browser to our Website and Apps.
- **Web Beacons:** Pages of our Website, Apps, and our emails may contain small electronic files known as web beacons (also referred to as clear gifs, pixel tags, and single-pixel gifs) that permit the Company, for example, to count users who have visited those pages or opened an email and for other related website statistics (for example, recording the popularity of certain website content and verifying system and server integrity).

### 6. THIRD-PARTY WEBSITE LINKS

Honda Federal Credit Union (“HFCU”) will frequently link to other third-party sites as a convenience to our members. These third parties may use cookies, alone or in conjunction with

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web beacons or other tracking technologies, to collect information about you when you use their website. The information they collect may be associated with your personal information or they may collect information, including personal information, about your online activities over time and across different websites and other online services. They may use this information to provide you with interest-based (behavioral) advertising or other targeted content. HFCU will seek to link with other sites that adhere to similar privacy standards. However, the Credit Union is not responsible for the content of linked sites, or for their policies on the collection of member information. Furthermore, the Credit Union does not control these third parties' tracking technologies or how they may be used. If you have any questions about an advertisement or other targeted content, you should contact the responsible provider directly.

### 7. SECURITY AND OTHER INFORMATION

We have implemented measures designed to secure your personal information from accidental loss and from unauthorized access, use, alteration, and disclosure. **Electronic interfaces with members (such as Internet transactions) will be encrypted using Secure Socket Layer (SSL) 256-bit encryption.**

The safety and security of your information also depends on you. Where we have given you (or where you have chosen) a password for access to certain parts of our Website or Apps, you are responsible for keeping this password confidential. We ask you not to share your password with anyone. We urge you to be careful about giving out information in public areas of the Website like message boards. The information you share in public areas may be viewed by any user of the Website.

The transmission of information via the internet is not completely secure. Although we do our best to protect your personal information, we cannot guarantee the security of your personal information transmitted to our Website or Apps. Any transmission of personal information is at your own risk. We are not responsible for circumvention of any privacy settings or security measures contained on the Website or Apps.

### 8. UPDATING USER INFORMATION

If you are a current HFCU member or have applied for an account or a loan using our Website and you need to correct your personal information on file, for example, a change in your address or phone number please contact HFCU's Member Services at the number on your statement or by calling [800-634-6632](tel:800-634-6632). If you are a registered Digital Banking user, you may

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update certain pieces of information by logging into the Digital Banking platform. If you are a California Resident, then you may have additional rights regarding your information. See the California Consumer Rights section below.

### 9. CHILDREN'S PRIVACY

The Website, Apps, and the Credit Union's services is not intended for children under the age of 13. We do not knowingly collect, maintain, or use personally identifiable information from our website about children under the age of 13 without parental consent. For more information about the Children's Online Privacy Protection Act (COPPA), visit the Federal Trade Commission website: [www.ftc.gov](http://www.ftc.gov).

If you are a parent or guardian of a child under the age of 13 and have questions, please contact us at [800-634-6632](tel:800-634-6632).

### 10. CALIFORNIA CONSUMER RIGHTS

For more information about how Honda FCU uses and discloses the Personal Information it collects from California residents, and the rights California residents have regarding those practices under the California Consumer Privacy Act, visit:

[CCPA Privacy Policy](#)

### 11. HOW TO CONTACT US

If you have any questions or comments about this notice, the ways in which Honda Federal Credit Union collects and uses your information described here, or need to access this policy in an alternative format due to having a disability, please do not hesitate to contact us at:

**Phone:** [888-500-9927](tel:888-500-9927)

**Postal Address:**

Honda Federal Credit Union  
Attn: Compliance Department  
19701 Hamilton Avenue, Suite 130  
P.O. Box 2290  
Torrance, CA 90502