



Last Modified:

Online Privacy Policy

AllSouth Federal Credit Union (“AllSouth” or “We”) respect your privacy and are committed to protecting it through our compliance with this policy.

Please read this policy carefully to understand our policies and practices regarding your information and how we will treat it. By accessing the website, including any content, functionality and services offered on or through www.allsouth.com (our “Website”), you agree to this privacy policy. If you do not agree with our policies and practices, your choice is to not use our Website. This policy may change from time to time. Your continued use of this Website after we make changes is deemed to be an acceptance of those changes, so please check the policy periodically for updates. If we make a material change about how we treat our members’ personal information we will notify you at the email address specified in your account.

This policy describes the types of information we may collect from you or that you may provide when you visit the Website and our practices for collecting, using, maintaining, protecting, and disclosing that information. For information about how we use the information we collect from you in connection with any products or services we offer our members, please see our [Consumer Privacy Policy](#).

This policy applies to the information we collect on this website; in email, text, or other electronic messages between you and this Website. This Privacy Policy does not apply to any services which do not display or link this Privacy Policy or that have their own privacy policy statement or to information we collect from you in other ways, including through your visits to one of our branches. Additionally, this Privacy Policy does not apply to any external websites which may be linked the Website.

Children Under the Age of 13

Our Website is not intended for children under 13 years of age. No one under age 13 may provide any information to or on the Website. We do not knowingly collect personal information from children under 13. If you are under 13, do not use or provide any information on this Website or on or through any of its features/register on the Website, use any of the interactive or public comment features of this Website or provide any information about yourself to us, including your name, address, telephone number, email address, or any screen name or user name you may use. If we learn we have collected or received personal information from a child under 13 without verification of parental consent, we will delete that information. If you believe we might have any information from or about a child under 13, please contact us at memberservice@allsouth.org.

Information We Collect About You and How We Collect It

We may collect several types of information from and about users of our Website, including information:

- By which you may be personally identified, such as your name, address, email, telephone number, and social security number (“Personal Information”);
- Information about you individually but does not identify you; and/or
- About your internet connection, the equipment you use to access our website, and usage details.

We collect this information directly from you when you provide it to us and automatically as you navigate through the Website. Information collected automatically may include usage details, IP addresses, and information collected through cookies, web beacons, and other tracking technologies.

Information We Collect

As you navigate through the Website, we may collect two types of information from you: (1) “personally identifiable information” (as described below) and (2) non-personally identifiable information (as described below).

“Personally identifiable information” is information that identifies you personally, such as your name, address, telephone number, email address, or company name.

Here are some examples of the ways in which we may collect and store your personally identifiable information through the Website:

- We may collect your first and last name, email address, and other information if you sign up for an account on the Website;
- We may collect your email address if you contact us with a question;
- We may collect your first and last name, email address, and account number if you make a payment on the website.

“Non-personally identifiable information” can be technical information or it can be demographic information, such as your age, gender, or interests. Non-personally identifiable information may also mean aggregated, non-identifiable or anonymized information. Non-personally identifiable information does not identify you personally. If you do provide us with non-personally identifiable information, we may use it for the purposes described in this statement, or any other legal purpose.

Here are some examples of ways through which we may collect and store your non-personally identifiable information through the Website, and how we use such information:

- **Log Information:** When you use the Website or view content provided by AllSouth, we automatically collect and store certain information in our server logs. This type of information includes details of how you use our service, IP address information described below, web pages which have been viewed by you, date and time, domain type, device event information such as crashes, system activity, hardware, settings, browser type, browser language, the date and time of your requests and referral url.
- **Internet Protocol (IP) Address:** Your “IP address” is a number that lets computers attached to the internet know where to send you data, such as screens and pages of our services that you view. We use this information to deliver our screens and pages to you upon request, to tailor our services to the interests of you and our other visitors, and to measure traffic to and within our services.
- **Demographic Information.** “Demographic information” may be your gender, age, zip code, and interests. We may collect such information about you through our services and use it to provide you with personalized services and to analyze trends to ensure that our services and the information on them is targeted to meet your needs. Please note that we also consider aggregated information, which is not personally identifiable, to be non-personally identifiable information.
- **Location Information.** When you use the Website, we may collect and process information about your actual location. We use various technologies to determine location, including IP Address, Global Positioning Systems, and other sensors that may provide AllSouth with information about nearby devices and wifi access points.
- **Usage Information.** When you use the Website, we may collect and process information about how you use the website, including how you move through the website.
- **Feedback Information.** From time to time, we may request that you provide us with feedback regarding the Websites, as well as the products and services we offer. We may do this in the form of a survey or other feedback mechanism. We may collect and analyze this information.

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.
- **Flash Cookies.** Certain features of our Website may use local stored objects (or Flash cookies) to collect and store information about your preferences and navigation to, from, and on our Website. Flash cookies are not managed by the same browser settings as are used for browser cookies.
- **Web Beacons.** Pages of our the Website and our e-mails 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).

If you encounter a screen or page that requests information you do not want to share with us, do not enter the information and do not proceed with that screen or page.

How We Use Your Information

Personally Identifiable Information

If you provide us with personally identifiable information, we will only use it for the purposes described in this statement or where it was collected (including in a financial privacy statement).

Primarily, we use it on our services to:

- Offer you the products and services you request;
- Help us create and offer content which is relevant to you;
- Allow you to access certain areas of our Website;
- Register you as a member and develop your profile to enable you to take advantage of the personalized features of the Website;
- Alert you to special offers, updated information, and other new services offered by us or by third parties;
- Forward promotional materials and to fulfill the terms of any promotion;
- To improve your user experience and the experience of other users of our Website;
- To understand how you use the Website;
- Identify you as a poster or provider of communications or content; or
- Contact you in response to an email or other communication.

Non-personally Identifiable Information

We may use non-personally identifiable information for the purposes described in this statement or where it is collected, or any other legal purpose, including, when and where applicable, combining non-personally identifiable information with personally identifiable information. Without limiting the above, we may collect information to understand how you use the Website and how we can improve the Website's functionality.

Reports

We periodically prepare analyses and reports reflecting our visitor and member use of the Website and services. In preparing these reports, we may combine and analyze the personal information you provide to us with information from other sources. However, these reports will only include aggregate information about visitors and members. The information in these reports will not identify you individually and any business partner with whom such reports may be shared will not be able to contact you based on the information contained in the reports.

Disclosures of Your Information

We may disclose information we obtain about you in compliance with this Privacy Policy and in compliance with our financial privacy policy which may accompany any product or service we offer you.

Personally Identifiable Information

We may share or disclose your personally identifiable information in the following instances:

- To fulfill a service to you.
- To offer you products from our affiliates, strategic partners, agents, or from third-party marketers and from other unaffiliated parties that we believe may be of interest to you, or to assist such parties for research, administrative and/or business purposes.
- To unaffiliated third-party service providers, agents, or independent contractors who help us maintain our products and services.
- To comply with law, or if in good faith we believe that such action is necessary to conform to the requirements of law, or comply with legal process served on us, and to protect and defend our rights or property, or act in urgent circumstances to protect the personal safety of you and our other visitors.
- To third parties as part of a corporate reorganization process including, but not limited to, a merger, acquisition, or sale of all or substantially all of our assets.
- To track and analyze non-identifying, aggregate usage and volume information from our visitors or members and provide such information to third parties.
- To protect against fraud or potential fraud.

Non-Personally Identifiable Information

We may share or disclose your non-personally identifiable information for the purposes disclosed in this statement or where it is collected (including in our financial privacy policy), or for any other legal purpose, including when and where applicable, sharing and disclosing non-personally identifiable information combined with personally identifiable information.

Legal Disclosure

We may disclose and share information about you and your use of the Website if we believe such disclosure is necessary to:

- Comply with the law and/or legal process where a formal request has been made;
- Protect or defend our rights and/or property and property of others;
- Enforce our Website Terms of Use and/or this Privacy Policy
- Respond to claims that the content(s) of a communication violates the rights of another.

Choices About How We Use and Disclose Your Information

We strive to prove you with choices regarding the personal information you provide to us. We have created mechanisms to prove you with the following control over your information:

- **Tracking Technologies and Advertising.** You can set your browser to refuse all or some browser cookies, or to alert you when cookies are being sent. To learn how you can manage your Flash cookie settings, visit the Flash player settings page on Adobe's website. If you disable or refuse cookies, please note that some parts of this site may then be inaccessible or not function properly.
- **Promotional Offers from AllSouth or its nonaffiliated partners.** If you do not wish to have your contact information used by the AllSouth to promote our products or services, you can opt-out by sending us an email stating your request to memberservice@allsouth.org. If we have sent you a promotional email, you may send us a return email asking to be omitted from future email distributions.

Accessing and Correcting Your Information

You can review and change your personal information by logging into the Website and visiting your account profile page.

You can also send us an email at memberservice@allsouth.org to request access to, correct, or delete any personal information that you have provided to us. We cannot delete personal information except by also deleting your user account. You may not change or delete information in a way that would inhibit our rights under any income share agreement may offer you. We may not accommodate a request to change information if we believe the change would violate any law or legal requirement or cause the information to be incorrect.

Data Security

We have implemented measures to secure your personal information from accidental loss and from unauthorized access, use, alteration, and disclosure. Once we receive your information, we make reasonable efforts to ensure the security of our systems. We use firewalls to protect your information from unauthorized access, disclosure, alteration, or destruction. However, this is not a guarantee that such information may not be accessed, disclosed, altered, or destroyed by breach of such firewalls or secure server software.

The safety and security of your information also depends on you. Where you have chosen a password to access our Website, you are responsible for keeping this password confidential. We ask that you not share this password with anyone.

Unfortunately, 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 vis our Website. Any transmission of personal information is done at your own risk. We are not responsible for circumvention of any privacy settings or security measures contained on the Website.

Changes to this Policy

From time to time, we may make changes to this policy in order to accommodate new technologies, platforms, industry practices, regulatory requirements or for other purposes. We encourage you to review this policy periodically to ensure that you understand how we collect, use and share information through the Websites. If we do make changes to this Notice, we will also update the "Effective Date" posted at the top of this Notice.

Any changes to this Notice will become effective when the revised Notice is posted on the Websites. By continuing to use the Websites following such changes, you are agreeing to accept the terms of the revised Notice.

Contact Information

To ask questions or comment about this Privacy Policy and our privacy practices, contact us at: (803) 736-3110 or by writing to us at AllSouth Federal Credit Union, 730 Elmwood Avenue, Columbia, South Carolina 29201.