

INTERNET PRIVACY POLICY

Thank you for visiting our website. We respect your right to privacy and are committed to maintaining your privacy. This Internet Privacy Policy relates to the information we collect through any NJFCU-owned website(s), NJFCU pages on social media platforms, and our mobile applications.

Please review our [Privacy Notice](#) for details of the information we may collect, reasons we may share your information, and whether you may limit NJFCU sharing your information with third parties. You can also view our [Privacy Notice for California Residents](#).

By visiting our site, you are accepting the practices described in this policy and consent to our use of cookies and similar technologies.

INFORMATION WE MAY COLLECT ABOUT YOU

We collect information from you while you are visiting our website(s), social media pages, and mobile applications. We do this to better serve your financial needs and provide information on the right product or service for you.

Some of the information we may collect from you includes:

- Information you input into online applications and forms for membership and products or services.
- Information about your transactions with us while on our website(s), digital platforms, and our mobile applications.

Additionally, we may collect, store, and use information about your visit, such as:

- IP Addresses: Your IP Address is a number that is automatically assigned to the device that you are using by your Internet Service Provider (ISP). An IP Address is identified and logged automatically in our server log files whenever a user visits the website, along with the time of the visit and the page(s) that were visited. Collecting IP Addresses is a standard practice on the Internet and is done automatically by many websites. We use IP Addresses for purposes such as calculating website usage levels, helping diagnose server problems, and administering the website.
- Geo-location of your computer
- Type and version of your Internet browser software and operating system
- Date, time, and duration of your site access
- Specific pages, buttons, images, videos, links, or forms that you access while visiting the site

Other Locations:

186 West Market St.
Newark, NJ 07103

444 Mola Boulevard
Elmwood Park, NJ 07407



North Jersey Federal

Credit Union
Above and Beyond Banking

711 Union Blvd.
Totowa, NJ 07512

Phone: 973.785.9200

Fax: 973.785.3264

www.njfcu.org

- Type of device (e.g. iPad®, iPhone®, Android™) you use to view and interact with the site
- Mobile carrier and/or Internet service provider
- Demographic information concerning the country of origin of your device and the language(s) used

WHAT INFORMATION DO WE COLLECT FROM YOU ELSEWHERE ON THE INTERNET?

We and/or other third parties may collect personally identifiable information about your online activities over time and across different websites when you use our site. No personal banking data is paired with any individual user.

Our advertisements appear on websites that use the same advertising service providers as us. When you visit our site, these advertising service providers may use your browsing history across other websites to choose which advertisements to display to you.

HOW NJFCU USES YOUR INFORMATION

We may use your information:

- to evaluate your eligibility for accounts, loans, and other products and services for which you apply;
- to respond to your inquiries and fulfill your requests;
- to administer, manage, and service your accounts, products, and services;
- to send you marketing communications on products and services that we believe may be of interest to you and/or to prequalify you for such products and services;
- to personalize your experience on our website by presenting products and offers tailored to you;
- to verify your identity in order to allow you online access to your accounts, conduct online transactions, and maintain measures aimed at preventing fraud and protecting the security of your account and personal information;
- to facilitate your transactions;
- to send you important information about your account(s), products, and services;
- to comply with applicable law and regulation, other legal process, and law enforcement requirements; and
- for our business purposes, such as data analysis, audits, developing new and improving existing products and services, enhancing our website, identifying usage trends, and determining the effectiveness of promotional campaigns.

WHAT DO WE DO WITH THE INFORMATION WE COLLECT?

- A. Personalize or Enhance Your User Experience

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We use cookies to gather data, and we use them to personalize or enhance your user experience. A cookie is a small text file that is placed on your hard disk by a webpage server. Cookies are uniquely assigned to you and can be read only by a web server in the domain that issued the cookie to you. We, as well as third-party vendors including Google, use first-party cookies (such as the Google Analytics cookie) to inform, optimize, and serve content based on your browsing history. You have the ability to accept or decline cookies. Most web browsers automatically accept cookies, but you can usually modify your browser settings to decline cookies. If you reject cookies by changing your browser settings, be aware that this may disable some of the functionality of our website. For website browsing and general visits, cookies are not mandatory. However, once you leave the public website (for instance, to log into online banking), your visit will require cookies.

B. Continually Improve Your Website Experience

Like many other websites, we employ Google Analytics and similar tools to collect non-personally identifiable information when available (such as age, gender, and interests). These analytics tools provide us with a summary that is statistical in nature and cannot be tracked back to a specific individual. We use this information to gauge the impact of website changes and to make improvements to our website. Google's ability to use and share information collected by Google Analytics about your visits to this site is restricted by the Google Analytics Terms of Service and the Google Privacy Policy. You can prevent Google Analytics from recognizing you on return visits to this site by disabling cookies on your browser.

C. Track Your Response to Our Content

We and/or our third-party advertising service providers use technologies known as pixels, web beacons, or tags to track your response to our digital advertisements and digital content. Our webpages may contain these pixels, which allow us to track users who have responded to an advertisement or visited those pages. We include pixels in email messages or newsletters in order to determine whether messages have been opened and acted upon. Deleting or disabling cookies will not remove pixels or similar technologies.

We may combine non-personal information that is collected automatically through these technologies with personal information or other information we have collected about you.

HOW WE SHARE YOUR PERSONAL INFORMATION

We only share your information with third parties for the purpose of the third party providing services for us and with third parties that contractually agree to maintain the confidentiality of the information and only use the information to provide services to us. We also may share your information for compliance or law enforcement purposes, and otherwise as required or allowed by law.

ONLINE SECURITY

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To protect your personal information from unauthorized access and use, NJFCU has taken steps to protect the information we collect by implementing and maintaining physical, electronic, and procedural safeguards that comply with federal law. NJFCU encrypts connections to our systems utilizing industry-standard technology.

Members may create user IDs and passwords to access online banking. You should not divulge your password to anyone. We will never ask you for your online banking password.

PROTECTING CHILDREN'S ONLINE PRIVACY

NJFCU does not knowingly collect, nor is our website designed or directed to use, personal information from children under the age of 13 without containing verifiable consent from their parents. Should a child whom we know to be under the age of 13 send personal information to us, we will only use that information to respond directly to that child, seek parental consent, or provide parental notice.

LINKS TO OTHER WEBSITES

NJFCU does have links on our website(s) to third parties. Please be aware that other websites may offer different privacy policies and levels of security than what is offered by NJFCU. NJFCU is not responsible for and does not endorse, guarantee, or monitor content, availability, viewpoints, products, or services that are offered or expressed on other websites. We urge you to review the privacy policies of each website you visit.

EMAIL MARKETING SERVICE

NJFCU has an email marketing service. NJFCU will periodically send emails promoting our products and services, or those of our affiliates, to members for whom we have recorded email addresses. All members who receive the marketing emails will have the opportunity to opt out of this service at any time by simply clicking the unsubscribe button.

NOTICE FOR CALIFORNIA RESIDENTS

If you are a California resident, please refer to our [Privacy Notice for California Residents](#) for additional information about your rights under the California Consumer Privacy Act of 2018. Due to other federal and state laws, NJFCU may not be able to fulfill deletion of personal information requests because such information is needed to provide you with products or services and/or meet other legal requirements.

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