



Privacy and Online Security

Security 1st Federal Credit Union has been committed to providing you with competitive products and services to meet your financial needs to help you reach your goals. We recognize the trust and confidence placed in us by our members.

Keeping our members' personal information confidential and secure is a top priority at Security 1st Federal Credit Union. Below we share our privacy policies and important information about your online security.

[EMAIL PRIVACY](#)

[ONLINE PRIVACY](#)

[SECURITY](#)

Email Privacy

Security 1st Federal Credit Union does not send unsolicited email. Emails are only sent to those individuals that have voluntarily opted to receive the messages by providing their email address to us via a subscription form.

Emails, which are sent periodically, may contain tips, timely news or information pertaining to our products and services, special offers or events. For our members' protection, private account information is never delivered through email.

Sharing and Usage

We respect your privacy and will not share, sell, or rent your email address to anyone else. Information submitted to us through email is available to employees so that we may contact you or send you emails based on your request for information and to contracted service providers that assist us in fulfilling your service request. For more details on how we use and protect member information, please see our Privacy Policy.

Updating Email Address or Opting-Out

You can update your email address or choose to opt-out from receiving emails from Security 1st Federal Credit Union at any time. At the end of each email are easy-to-follow links that allow you to update your email address or to stop receiving email from us completely.

If there are any problems using these links, please report the error to members@security1stfcu.com or you may call us at (956) 661-4000 or write to:

Member Service Department
Security 1st Federal Credit Union
3700 North 12th Street
McAllen, TX 78501

Online Privacy

Security 1st Federal Credit Union recognizes the importance of protecting the privacy of personal information about our members and it is our goal to protect the information on every level that we interact with you, whether it be in a branch, at one of our ATMs, on the telephone or online through the Internet and our web site.

We limit the collection and use of member information to the minimum amount necessary to deliver personalized caring member service, which includes advising you about our products and services, to help us respond to your questions and applications, and to provide account information and services you request.

Information Collected and How it is Used

IP Address

We use your IP address to help diagnose problems with our server, and to administer our Web site. Your IP address is used to gather broad demographic information, which we may use to help provide you with more specific information about our products and services. The information collected by your IP address does not include personal, identifying information.

Cookies

When you use our Home Banking service, our site uses cookies to keep track of your member number and to ensure that your financial transactions are secure and authorized. When you exit our home banking site the cookie is removed. This ensures that each home banking session is completely secure and confidential.

We may also use cookies to gather information about your preferences and interests in our products and services. Any information gathered in this way will be used to tailor your experience at our site and to provide content that we think you might be interested in. You may choose to disable your browser from accepting cookies. Disabling cookies, however, may prevent you from utilizing certain services on our web site, including our Home Banking product.

For more information about cookies and how they work visit:

- <http://www.ufaq.org/navcom/lycookie.html>
- <http://www.microsoft.com/info/cookies.htm>

Home Banking Information

When you utilize Security 1st Federal Credit Union's Home Banking service, we and our business partners who help us deliver these services will have access to your personal information. We do not sell any such information to a third party for its own use. We will maintain any information provided, as well as your business transactions, according to our usual security and confidentiality standards.

Please be advised that we may disclose information on your accounts or information contained in member files, provided to the credit union through the web site, to credit bureaus or agencies who have a legitimate purpose for obtaining the information. We may also disclose information obtained through our web site or through e-mail communications when it is required to complete a transaction, to verify the status of your account or membership for an appropriate third party such as a credit bureau, to comply with a court order, to comply with the request of an authorized government agency or regulatory body, or if we receive your permission to do so.

Information You Give Us

Our site's registration forms may require visitors to give us contact information (like their names and email addresses), unique identifiers (like their social security numbers), financial information (like their account or credit card numbers), and demographic information (like their zip codes, ages, or income levels). This kind of information will always be submitted to us using a secure format. We may use information collected from the registration form to send the visitor information about our products and services. This information is also used to contact visitors when necessary regarding their account(s). Visitors may opt-out of receiving future mailings; see the choice/opt-out section below.

Financial information that is collected is used to check the visitor's qualifications for registration and to bill the visitor for requested products and services. Unique identifiers (such as social security numbers) are collected to verify the visitor's identity in our record system. Demographic and profile data may also be collected to tailor the visitor's experience at our site, show content that we think the visitor might be interested in, and display the content according to the visitor's preferences.

Links to non-Security 1st Federal Credit Union Sites

This site contains links to other web sites. Although Security 1st Federal Credit Union is not responsible for the privacy practices or the content of such web sites, we do make every effort to ensure that our partner's privacy policies are in line with our own. These sites are not authorized by Security 1st Federal Credit Union to collect information about you, however, they may independently collect information about you and/or use cookies during your use of their web sites. You may wish to review the Privacy Policy for any site you visit.

Security

This site has security measures in place to protect the loss, misuse and alteration of the information under our control. Forms that our visitors submit which may contain personal or sensitive information are submitted via secure encrypted transactions. Our [Home Banking](#) service resides entirely on a secure server.

Children's Guidelines – Children's Online Privacy Protection Act of 1998 (COPPA)

The Security 1st Federal Credit Union web site is primarily intended for the use by adults. However, there may be sections of the site designed for children. These sections will not gather personal and/or identifying information and designed to be used with complete anonymity, except for the possible collection of general, non-identifying server information. We are confident that parents will not find objectionable material on the Security 1st Federal Credit Union web site.

Patriot Act Notice

To assist the government fight against the funding of terrorism and money laundering activities, the USA PATRIOT Act requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account.

When you open an account, we will ask for your name, address, date of birth, social security number, and other information that will allow us to identify you. Security 1st Federal Credit Union will maintain the confidentiality of any information obtained in accordance with Security 1st Federal Credit Union's privacy policy and applicable laws and regulations.

Opt-Out Options

Our site provides users the opportunity to opt-out of receiving communications from us and our partners, at the point, where we request information about the visitor. However, if you choose to withhold the requested information, you will not be eligible to take advantage of certain Security 1st Federal Credit Union and/or partner services offered on our web site.

If you later wish to change your opt-out choice, you may contact us at:

Email us at: members@security1stfcu.com

Write to us at: Member Service Department
Security 1st Federal Credit Union
3700 North 12th Street
McAllen, TX 78501

Call us at: (956) 661-4000

Web Site Questions or Comments

If you have any questions about this privacy statement, the practices of this site, or your dealings with this web site, you can contact:

Email us at: members@security1stfcu.com

Write to us at: Member Service Department
Security 1st Federal Credit Union
3700 North 12th Street
McAllen, TX 78501

Call us at: (956) 661-4000

Web Site Disclaimer

Security 1st Federal Credit Union is not responsible for the privacy practices or the content of web sites, which we may provide a link to. The credit union does not represent either the third party or the member if the two enter into a transaction and Privacy and security policies may differ from those practiced by the credit union. While all efforts are made to maintain the accuracy of information presented on our web site, we cannot guarantee that all information is current. Please contact the credit union directly for the most current information.



Your Savings Federally Insured to \$100,000
National Credit Union Administration, a U.S.
Government Agency

