

## ***WEB SITE POLICY***

### **Information Collected From Our Web Site**

At Dow Jones Employees Federal Credit Union, we believe that protecting the safety and privacy of our web site visitors is one of our fundamental responsibilities. The following information will help you to understand how we protect the information gathered.

Dow Jones Employees Federal Credit Union may collect information such as:

- user name
- e-mail addresses
- Internet Service Provider address
- access time and date
- failed logon 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.

### **Cookies**

Some Dow Jones Employees Federal Credit Union web sites may use a feature of your Internet browser called a cookie. Cookies are files placed within your browser on your computer's hard drive by a web site server. Dow Jones Employees Federal Credit Union web sites may use cookies to facilitate your Internet sessions, to maintain security and to improve our web sites. For example, Dow Jones Employees Federal Credit Union uses cookies to verify your identity, remember your personal settings such as your offer preferences, and to monitor your use of Dow Jones Employees Federal Credit Union web sites to improve our services. If you choose not to enable cookies on your browser, you will not be able to use some of the services offered on Dow Jones Employees Federal Credit Union's Web sites.

### **Web Site Security Measures**

Dow Jones Employees Federal Credit Union is constantly concerned about our member's critical information and privacy. With this in mind, we have the following security services installed on our Internet server:

- Each server is behind a Firewall. This UNIX based hardware product blocks critical ports and IP addresses on servers from external attack and access.
- Each server runs proprietary software that constantly monitors the servers for unauthorized use and attempts to "hack" into information. Administrators are contacted when forced attacks are committed, and countermeasures can be applied to stop these instances.
- All administrative activity requires user login and authentication. All administrative updates are logged into files that can be reviewed later.
- Once the server session is established, the user and the server are in a secured environment. Some application areas use secure communication, which means that they will only allow browsers that support Secure Socket Layer (SSL). SSL ensures that electronic data communicated between your browser and Unity sites cannot be read by a third party even if the data is intercepted. Dow Jones Employees Federal Credit Union suggests that you use a browser with 128-bit encryption, readily available from manufacturers such as Google or Mozilla. You know it is working when you see the lock (in a locked position) appear on your browser window.
- All servers come with a Global Verisign Certificate (RSA) for digitally encrypted communications between the Web server and your member. Information passed in applications cannot be decrypted by third parties attempting to "pick" information being passed across the Internet backbone.

All servers run the latest version of Windows Web Server.

### **E-mail**

Dow Jones Employees Federal Credit Union asks that you do not send confidential information to us via e-mail. E-mail is not necessarily safe against interception. If your communication is sensitive, or includes personal information such as account numbers, credit card numbers, personal identification numbers, social security numbers, or date of birth, you should phone or use regular mail.

## **Links**

Our web site contains links to other web sites. While exploring the services offered through Dow Jones Employees Federal Credit Union's web site, please be aware that other online retailers, partners, third party Internet sites, and third party services accessible through Dow Jones Employees Federal Credit Union's web site, have separate privacy and data collection policies and practices, which are independent of and may be different from Dow Jones Employees Federal Credit Union's policies and practices. Dow Jones Employees Federal Credit Union is not responsible or liable for these independent policies and practices and it is your responsibility to review them and decide whether or not they satisfactorily protect your rights. We encourage all users to read the privacy statement of all linked web sites.

## **Children**

Dow Jones Employees Federal 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.

These web site policies were updated December 1, 2014 and update and replace any previous web site policies from Dow Jones Employees Federal Credit Union. We may amend these policies at any time, and when such a change is made we will post a revised version on the web site. Changes will be effective when they are posted. It is your responsibility to review these policies from time to time to be aware of any such changes. Your continued use of the Dow Jones Employees Federal Credit Union web site indicates your agreement to any such changes.