

Online Banking Services Policy & Best Practices

Our Online Banking Services Policy Statement explains how Ocean State Credit Union protects the privacy of your information and manages it carefully to provide financial products and services to you in a safe manor. Due to the unique nature of the internet, there is additional information you should know when you visit our website - www.OceanStateCU.org

Visiting our Web Site - You may visit our website to learn about products and services, review interest and loan rates, and read more about the credit union without providing any information about yourself. We do gather data regarding visits to our website, including IP address, pages visited, length of user session, etc., to evaluate the usefulness of our site.

Online Applications and Information Request Forms

Any information you may provide to us through our website or mobile application such as applications of any type or information request forms, will be used solely for the purpose of processing your request. Demographic facts collected from the web site will not be distributed, or sold to any outside source. All information sent using an online application or form is encrypted using security certificates issued by VeriSign.

Online and Mobile Banking, Passwords and Multifactor Authentication

Online and Mobile access to your account information is available upon request. After you have submitted an application (located on our website) and have been approved for access, a username and password will be provided. No one may access your Online or Mobile Banking account without your Username and Password. You may change your username and password as often as you like after successfully logging in to the online banking system. This option is located on the main menu in the online banking system. Changing your password in either online banking system or on the mobile application will change it on both platforms. For your protection entering a password incorrectly three times will lock out your access to the online and mobile systems. Only authorized Ocean State Credit Union personnel may unlock an account once they have positively identified that you are an authorized user on the account being unlocked.

Multi-factor authentication is a method in which a user is granted permission to access only after successfully presenting two or more pieces of evidence to the authentication mechanism. Ocean State Credit Union requires a one-time passcode for authentication. If you do not wish to have to verify your identity using a one-time passcode each time you log in, you may choose to skip this by authenticating yourself on a given device during the initial setup and choosing to make the device a trusted or private use device. You may do this on other devices as well once you have provided the one-time-passcode authentication and register the device. The next time you log in, you would only have to enter your username

and password.

The intent of this policy is to protect you from hackers or other unauthorized individuals attempting to access your account(s) at Ocean State Credit Union.

- How We Gather and Manage Information Online
- How You Can Manage Your Information Online
- Working with Other Companies
- Linking to Other Websites
- Security Standards

When using our online and mobile (internet) products and services, we may collect application and/or service offering, site navigation, customer contact, optional survey and other information. We use this information to respond to your requests, personalize our online services and improve our site to make it more responsive to your needs. Refer to the subsequent topics for more detail on the tools we use to serve you better. When you visit our site, you do so anonymously unless you specifically choose to provide us with information that identifies you personally, for example through emails, applications for products or services or by accessing your online accounts. When you do provide us with information that identifies you personally, your information is protected by the security measures we have taken to provide for the confidentiality and security of your transactions and other personally identifiable information.

Cookies - You will notice this term used across the internet to describe bits of information that some websites create when you visit their sites and then store on your computer. A cookie is unique to the computer you are using and can only be read by the website that gave it to you. Cookies are a basic identifier of the computer you happen to be using at the time, but do not specifically identify you personally. They cannot be used to obtain data from your hard drive, your email address or personal information stored on your computer. Cookies do not contain viruses.

How Ocean State Credit Union uses Cookies - We use cookies for various reasons that are specified below:

To facilitate online transactions, we use session cookies. Session cookies are necessary to login to Online Banking. Session cookies do not remain active after you log off the service requiring their use. Session cookies are also automatically deleted whenever you close all open web browser windows. Session cookies are also used to help you navigate and interact with the content on our website more efficiently; for example, session cookies may save you from having to enter the same information twice during your online session. These cookies also help us keep track of how you arrived at certain content, so that we may adapt the presentation of subsequent content to ensure it is relevant to your situation. To personalize your website experience, we may create cookies that help our site remember your preferences when you return at a later time and present customized products and services that may

be of special interest to you. Unlike session cookies, which do not remain active after you log off a site, these cookies remain on your computer after you log off. You may delete these cookies from your computer at any time. To evaluate our website, we may use cookies to track how visitors use our site, such as which pages are viewed the most or identify the most common navigation paths. The information they provide is used to improve content, usability and functionality of our website. Although these cookies remain on your computer after you log off, you may delete them from your computer at any time.

Cookies - We Want You to Know - Although we do not collect any personally identifiable information, or store personal information in cookies, Ocean State Credit Union will still treat the information supplied to us through cookies with the same security and privacy protections as we do with other member information we receive.

Do you have to accept cookies? - No, you may disallow cookies by making the appropriate selection from your browser options to inform you when cookies are set or to prevent cookies from being set. You should understand, however, that cookies are required to login and navigate within the Online Services area. Therefore, if you set your browser options to disallow cookies, you may limit the functionality we can provide when you visit our site.

IP Addresses - When you log on to Online or Mobile Banking, you pass through a “firewall” we use for security purposes. As you pass through it, we may identify the Internet Protocol (IP) address associated with the device you are using, such as your personal computer or mobile device. The IP address does not identify you personally, but it may allow us to identify the device you’re using. In certain instances, we may also obtain other information about your device to allow us to better identify you as an Online Banking user. We may retain this information in case we ever need it for reasons related to the protection of member information and/or security.

Third Party Websites - OceanStateCU.org contains links to third party websites and/or applications. These links to third parties are not part of our website. Ocean State Credit Union does not make any representations or warranties regarding these third party websites. We are not responsible for any losses or damages in connection with the information, security, privacy practices, availability, content or accuracy of materials of such third party websites or applications. These third party websites or applications might have their own unique Terms of Use or Privacy Policies. Third party websites may provide less privacy and/or security than our website. We encourage you to review the Terms of Use and Privacy Policy of all third party websites before you share any personal information with them.

Service Providers on the Internet - You may notice on our website the phrases “Powered by” or “Provided by” content providers or technology service partners. We contract with these vendors to

assist in serving you better. We are highly selective in choosing these companies, and they are only allowed to use information for the purpose of providing the services Ocean State Credit Union has contracted with them to provide.

E-mail Communications / E-mail to Ocean State Credit Union - When you send us e-mail, we use your e-mail address to reply, and for a limited time we may store your e-mail address, your message, and our response for quality assurance purposes. We may also do this to meet legal and regulatory requirements. If we collect your email address in this manner, we will not use it to notify you about Ocean State Credit Union’s products and services unless you have given us prior permission to do so.

E-mail From Ocean State Credit Union and Your Preferences - We often use e-mail to inform members about products, services or product enhancements that may be of interest to you, once you have given us permission. You will have an opportunity to tell us if you no longer wish to receive these messages, and will also have the opportunity to opt out of future messages with each marketing e-mail you receive from Ocean State Credit Union.

E-mail from Other Sources - Ocean State Credit Union takes your e-mail marketing preference seriously and will not send marketing e-mails if you tell us you do not wish to receive them. Additionally, we will send you e-mail servicing messages only when necessary or at your initiation to quickly deliver important product enrollment, account or service information potentially requiring action on your part. Rest assured, when you receive such messages, they will be clearly marked as coming from Ocean State Credit Union and will not request confidential information ie. social security number, permanent login name, and/or access code to be provided and sent back through unsecured email.

Suspicious E-mail - Should you receive a suspicious e-mail that appears to be from Ocean State Credit Union, please contact us at: (401) 397-1900 or (877) 397-1900

Or write to us at:
2006 Nooseneck Hill Road
Coventry, Rhode Island 02816

You may also e-mail us by using the secure email form on the “Contact Us” section of www.OceanStateCU.com. You may also wish to contact your Internet Service Provider (ISP) for support in blocking e-mails or subscribing to a spam filter they may offer.

Secure Online Banking Environment - Ocean State Credit Union’s computer system does not connect directly to the Internet. Any and all requests for data must pass through two distinct validation and control centers also known as Firewalls. Secure Socket Layering (SSL) protects all data transmissions between your personal computer and Ocean State Credit Union’s computer system. SSL utilizes authentication and encryption technology through DigiCert. This method of cryptography protects your private information

from being deciphered by unauthorized entities or individuals.

Online Accounts and Password Safety - We urge consumers to be more vigilant online. Because people tend to use similar passwords on multiple sites, when a breach occurs, it can have repercussions. You can't completely protect yourself, but you can limit exposure by following some simple steps. Mix things up by choosing new passwords that are more complex with upper and lowercase letters, symbols and numbers. Try to be more creative by using unique passwords for each of your account types. Store passwords securely and do not share them. Stay informed by continually learning how you can protect your personal information.

How You Can Manage Your Information Online

If you are an Online or Mobile Banking user, you may update some of your personal information quickly and easily online, such as access information like resetting your password and setting up e-mail addresses or text messaging for alert services.

Security Standards - Protecting your personal information online is vital. We go to great lengths to see that your transactions and personally identifiable information are confidential, secure, and protected from loss, misuse, alteration or destruction.

Mobile Applications - Ocean State Credit Union's Mobile Banking Application(s) or "App(s)" allow you to access your account balances, make deposits, transfer and pay bills on your mobile device in accordance with our Online Banking Services Policy.

Social Media - You may also find additional information on our products and services through social media sites such as Facebook and App Stores. Keep in mind that any information you share is visible to others through these venues; never post any sensitive personal information. Please carefully review the Terms of Use and Privacy Policy of social media sites as they may be different than our own policies.

Protecting Children's Privacy - Ocean State Credit Union respects the privacy of children, and complies with the practices established under the Children's Online Privacy Protection Act. We do not knowingly collect or retain personally identifiable information from consumers under the age of thirteen.

For further information about the Children's Online Privacy Protection Act (COPPA), please visit the FTC website: www.ftc.gov

ADA Compliance - Ocean State Credit Union is committed to providing a website that is accessible to the widest possible audience in accordance with ADA standards and guidelines. We continually work to increase accessibility and usability for everyone. All information, products and services available on our website - OceanStateCU.org is available at our branches.

Questions or Comments - If you have any questions or comments concerning our Online Banking Services Policy, please contact us at oceanstatecu@oceanstatecu.org or 877.397.1900.