

Online Privacy Policy

Introduction

It is important to Navigator Credit Union to protect your personal information. For additional details on how we collect and use your personal information, please refer to our <u>Privacy Policy</u>. This Online Privacy Policy covers your interaction(s) with Navigator Credit Union and any of our affiliates when you visit or utilize our Online Services, including but not limited to our online website (navigatorcu.org), mobile applications, social media sites or while viewing content provided through digital advertising campaigns.

What data we collect and how it is used

We may collect personal information when you apply for a product or service utilizing our website or mobile applications. The collection and use of your personal information are outlined in our Privacy Policy. We recommend you do not use unsecure channels to communicate your personal sensitive or confidential information.

While engaging with our online services, we may also track your online activities and certain electronic data, such as: IP address, type of operating system, browser and/or geolocation. Our third-party partners may also use cookies or other technologies to collect and store information about your interaction with our online services.

We may use the information described for a number of purposes, such as: to process applications or requests initiated by you, enhance the member experience while utilizing our online platforms, personalize ads, to measure our advertising effectiveness, improve website's usability and analyze the use of the website and how member's interact with the website.

Managing Cookies

Definition: Cookies are small pieces of text sent to your browser by a website you visit. They help that website remember information about your visit, which can both make it easier to visit the site again and make the site more useful to you. Other technologies, including unique identifiers used to identify a browser, app or device, pixels and local storage, can also be used for these purposes.

Most browsers allow you to manage how cookies are set, manage how they are used as you are browsing and to clear cookies and browsing data. Also, your browser may have settings letting you manage cookies on a site-by-site basis.

Navigator utilizes an analytical data service that uses "cookies" to track anonymous information regarding your activities on this site. This includes information about your visit, including your device type, traffic source and geographic area, as well as pages visited and links clicked. Some behavioral data may be provided by "cookies" that show your gender and age range. This data is used to better understand how visitors access this site and provide a better overall user experience.

Managing Other Technologies In Your Apps And Devices

Most mobile devices and applications allow you to manage how other technologies, such as unique identifiers (used to identify a browser, app or device) are set and used. For example, the Advertising ID on Android devices or Apple's Advertising Identifier can be managed in your device's settings, while app-specific identifiers may typically be managed in the app's settings.

Changes to the Policy

At any time, we may change our policy. If we do so, we will inform you by posting the updated policy on our website. The policy is in effect at the time it is posted.