

Great River Online Privacy Policy

- **Effective Date:** September 2024

Introduction and Intention

Great River Federal Credit Union, together with its subsidiaries and affiliates (collectively, “Great River Federal”, “we”, “us” or “our”), strives to serve your needs and to protect your identity and any information we collect about you.

Our Online Privacy Policy:

- covers your interaction with Great River Federal Credit Union, its subsidiaries and affiliates, and companies engaged by Great River Federal and its subsidiaries and affiliates to render services (“Service Providers”) when you use any mobile application or visit any website that we own, or visit other sites where we have indicated our policy expressly applies, including, but not limited to, our website (GreatRiverFCU.org) and our mobile apps (collectively, “Sites”);
- describes the categories of personal information that we may collect about you when you interact with or visit our Sites;
- discloses whether other parties may collect personal information about your online activities over time and across different websites when you use our Sites;
- discloses if we engage in the collection of your personal information about your online activities over time and across different websites;
- states how we may use information that we collect;
- describes the categories of other persons or entities with whom we may share your personal information;
- describes the way you can review and request changes to certain personal information that we collect;
- discloses how we may respond to web browser “do not track” signals or other opt-out mechanisms;
- states that we do not knowingly collect personal information of children under the age of 13 without the consent of their parent or legal guardian; and
- describes how we will inform you of important changes to our Privacy Policy.

What Information Do We Collect?

We take your privacy seriously and make the safeguarding of your personal information a priority. We collect personal information in accordance with applicable law. If you seek, apply for, or obtain a financial product or service with us, we will use and share that information we collect from or about you in accordance with our [Consumer Privacy Policy](#).

We may also collect personal information when you use our Sites, products, and services. Personal information that we collect may include your name or other online identifier, home or other physical address, telephone number, email address, IP address, website interactions, geolocation, device identifier, keystrokes, the contents of your communications with us, and information from a consumer report about you.

Additionally, use of the internet makes it possible for us or other parties to collect data about your online activities over time and across different websites, including when you use our Sites. In that regard, we use tracking technology on our Sites that collects analytics, records how you interact with our Sites, or allows us to participate in behavior-based targeted advertising.

How Do We Use Information That We Collect?

We may use your personal information to provide and improve our products and services; to process transactions and payments; to conduct analytics and research; to enhance your experience on our Sites; to help deliver our ads on your web browser; to measure advertising campaign effectiveness; to respond to your requests and communications; to manage your preferences; as required to meet legal and regulatory obligations; and for any other purposes that we may specifically disclose at the time we collect or you provide your information. We do not sell your personal information.

In some circumstances, we may anonymize or deidentify your personal information so that it can no longer be associated with you, in which case we may use such information without further notice to you. To the extent we maintain and use personal information in an anonymized or deidentified form, we will not attempt to reidentify the information, except for the purpose of determining whether our anonymization/deidentification processes satisfy our legal obligations.

With Whom Do We Share the Information We Collect?

We may share the information we collect from you in the following circumstances:

- **Affiliates and Acquisitions:** We may share information with our corporate affiliates (e.g., subsidiaries or other companies under common control) to deliver our products and services to you and for other everyday business purposes in accordance with the practices set forth in our [Consumer Privacy Policy](#). If another company acquires, or plans to acquire, our company, business, or assets, we will also share information with that company, including at the negotiation stage.

- **Service Providers:** We may share your information with Service Providers. Among other things, Service Providers may help us to administer our website, conduct surveys, provide technical support, process payments, and assist in the fulfillment of services.
- **Legal Obligations:** We may disclose information in response to subpoenas, warrants, or court orders, or in connection with any legal process, or to comply with relevant laws. We may also share your information in order to establish or exercise our rights, to defend against a legal claim, to investigate, prevent, or take action regarding possible illegal activities, suspected fraud, safety of person or property, or a violation of our policies, or to comply with your request for the shipment of products to or the provision of services by a third-party intermediary.
- **Other Third Parties With Your Consent:** We may disclose your information to other third parties when we have your consent or direction to do so. For example, you may authorize some third-party companies to access your information to provide financial products and services such as: account aggregation (consolidating your financial account information from different sources), making payments via a website or mobile application, and tax preparation. We recommend you use caution when granting such access and ensure that these third parties have appropriate policies and practices in place to secure your information. Great River Federal is not responsible for the use or disclosure of any information accessed by or on behalf of any third party or person to whom you provide your Great River Federal sign in credentials or account information. Any use of your information is governed by the privacy policy and any terms of use with that third party. Great River Federal does not control the privacy, security, or accuracy of your information that may be held by these third parties, and our privacy, security, and other terms will not apply to any third-party services. You may revoke access you previously granted to a third party through Great River Federal's Security Center on our mobile application or, for certain third parties, by changing your Great River Federal password. For security and other reasons, Great River Federal may block or disable third-party access to any account without notice.

Keeping Your Information Accurate

It is important that we have accurate and up-to-date information about you. If you notice that your information is incomplete, inaccurate, or out of date, you can update your information through our mobile or online service or by contacting us at 1.888.211.5393. You may also write to us at Great River Federal Credit Union, 1532 West Saint Germain Street, St. Cloud, MN 56301.

How You Can Control Your Information

Our Sites are designed for optimal viewing with cookies enabled (cookies are small text files that collect internet traffic data). For example, cookies store your preferences for when you visit our Sites. If your web browser settings allow cookies, our Sites will utilize them. You may

disable or remove cookies by accessing your web browser settings. Our Sites will still function without cookies, but some features may not work properly. Please note that due to a lack of consistent standards across browsers, our Sites may not respond to “do not track” browser settings.

We only use your personal information for certain purposes allowed by law (refer to our ([Consumer Privacy Policy](#)), which you cannot limit.

Children’s Privacy

We do not knowingly collect personal information from individuals under the age of 13 without obtaining consent from a parent or legal guardian.

Linking to Third-Party Websites

Great River Federal may provide links to websites that are owned or operated by other companies ("third-party websites"). When you use a link online to visit a third-party website, you will be subject to that website’s privacy and security practices, which may differ from ours. You should familiarize yourself with the privacy policy, terms of use, and security practices of the linked third-party website before providing any information on that website.

Policy Updates

We may change our policy from time to time. When we do, we will let you know by appropriate means, such as by posting the revised policy on this page with a new “Last Updated” date. Any changes to our policy will become effective when posted unless indicated otherwise.