Children’s Online Privacy Protection Act (COPPA)
The Children’s Online Privacy Protection Act (COPPA) was passed to give parents increased control over what information is collected from their children online and how such information is used. The law applies to websites and services directed to, and which knowingly collect information from, children under the age of 13. Gesa Credit Union’s website and online services are not directed to children under the age of 13, nor is information knowingly collected from them. For additional information on COPPA protections, visit the Federal Trade Commission website.

California Online Privacy Protection Act (CalOPPA)
CalOPPA is the first state law in the nation to require commercial websites and online services to post a privacy policy. The law’s reach stretches well beyond California to require a person or company in the United States (and conceivably the world) that operates websites collecting personally identifiable information from California consumers to post a conspicuous privacy policy on its website stating exactly the information being collected and those individuals with whom it is being shared, and to comply with this policy. Click here for more information. According to CalOPPA we agree to the following:

- Users can visit our site anonymously
- Once this privacy policy is created, we will add a link to it on our homepage or as a minimum on the first significant page after entering our website.
- Our Privacy Policy link includes the word ‘Privacy’, and can be easily be found on the page specified above.
- Users will be notified of any privacy policy changes:
  - On our Privacy Policy Page
- Users are able to change their personal information:
  - By logging into their account

TRACKING

How does our site handle do not track signals?
We honor do not track signals and do not track, plant cookies, or use advertising when a Do Not Track (DNT) browser mechanism is in place.

Does our site allow third party behavioral tracking?
We do not allow third party behavioral tracking.
DISCLOSURES

**Website Privacy Policy**
Gesa Credit Union — We use multiple layers of security including HTTPS when transmitting data in order to secure account information sent between our server and your browser. We use firewalls that are designed to protect your accounts from unauthorized access from outside Gesa Credit Union. Additionally, with online correspondence we preserve the content of your email, your email address and our responses so that we can more efficiently handle any follow-up questions you may have.

**Disclaimer (Third-party web sites)**
Gesa Credit Union's web site contains links to other websites for additional services and/or purely for informational purposes. A link between this website and another website does not constitute a product or program endorsement by Gesa Credit Union or any of its employees. Gesa Credit Union does not provide and is not responsible for, the product, service, overall web site content, security or privacy policies on any external third-party sites.

**Protection of Nonpublic Personal Information**
We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

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