

COPPA Privacy Statement

Homeland Credit Union is committed to protecting the rights of children and specifically those privacy rights established by the U.S. Federal Trade Commission as defined in the Children's Online Privacy Protection Act (COPPA). Homeland CU operates online services that are general audience services and do not knowingly collect personal information as defined by COPPA from children under the age of 13 except as may be permitted by COPPA and explained in this Privacy Policy. If you are a parent or guardian and believe that we have collected such personal information other than as permitted by COPPA, please contact us at

Homeland Credit Union

PO Box 1974

Chillicothe, OH 45601

or

740-775-3331

or at dealey@homelandcu.com

Occasionally, we may have special sections of our services that are intended for children, in whole or in part. In such cases, this COPPA Privacy statement shall apply.

NOTICE TO CHILDREN:

If you are under age 13 and you wish to participate in any of the products or services that Homeland CU offers, please ask your parent or guardian to fill out your online information or any other forms requesting your information.

NOTICE TO PARENTS/GUARDIANS:

Homeland CU complies with the requirements of COPPA and provides this privacy statement. This statement explains our information collection, disclosure, and parental consent practices with respect to personal information provided by children.

In the event that we become aware that we have collected personal information from any child, we will dispose of that information, or otherwise treat it in accordance with COPPA and other applicable laws and regulations. Where we know that a user is under 13 years old, we will ask for a parent or guardian email address before we collect personal data from the child.

PARENTAL CHOICES AND CONTROLS:

At any time, parents can refuse to permit us to collect further personal information from their children and can request that we delete from our records the personal information we have collected in connection with those children. Parents can request access to, change, or delete their child's personal information by contacting us at

740-775-3331. To protect children's privacy and security, we will take reasonable steps to help verify a parent's identity before granting access to any personal information.

WHEN INFORMATION COLLECTED FROM CHILDREN IS AVAILABLE TO OTHERS:

In addition, and notwithstanding anything to the contrary, we may share or disclose personal information collected from children in a limited number of instances as permitted by COPPA, including the following:

- We may share information with our service providers if necessary, for them to perform certain "internal operations" (as defined by COPPA) functions for us.
 - We may disclose personal information if permitted or required by law, for example, in response to a court order or a subpoena. To the extent permitted by applicable law, we also may disclose personal information collected from children.
1. In response to a law enforcement or public agency's (including schools or children services) request.
 2. If we believe disclosure may prevent the instigation of a crime, facilitate an investigation related to public safety or protect the safety of a child using our sites or applications.
- To protect the security or integrity of our sites, applications, and other technology, as well as the technology of our service providers; or
1. Enable us to take precautions against liability.