

CHILDREN'S ONLINE PRIVACY POLICY

COOKIES

Towpath Credit Union provides the children's section of its website for the convenience and education of children. Towpath Credit Union is committed to protecting the online privacy of the children who visit its web site and to complying with the Children's Online Privacy Protection Act.

IF YOU ARE UNDER AGE 13, ALWAYS GET A PARENT'S PERMISSION BEFORE GIVING OUT ANY PERSONAL INFORMATION ABOUT YOU - INCLUDING YOUR NAME, ADDRESS, TELEPHONE NUMBER, OR E-MAIL ADDRESS - TO ANYONE ON THE INTERNET.

- Towpath Credit Union does not knowingly collect personally identifiable information from children under the age of 13, including "cookies", during web site visits.
- Because we do not collect the above-mentioned information from children under 13, we do not distribute any such information to third parties.
- Towpath Credit Union does not condition the participation of a child in any children's activity on the provision of any unreasonable personally identifiable information.
- Should the credit union expect to contact a child more than once, it will notify parents of its intentions to do so via a direct notification, which will include information regarding our practices. Parents will be provided the opportunity to opt-out of this communication directed at a child.
- If we wish to collect any information from children, beyond online contact information, we will notify parents via direct notice and obtain verifiable parental consent before proceeding.

Towpath Credit Union's children's section may include links to the external web sites of others. These external sites are not part of Towpath Credit Union's services, are not under our control, and may not comply with applicable law. Because these external web sites may have privacy policies that are different than Towpath Credit Union's, please consult the privacy policies of any web site that asks for personally identifiable information before providing it.

Parents should review online activity and can ask to have any personal information from the child deleted and may refuse any further collection or use of the child's information by Towpath Credit Union.

Please send your questions and comments about our website Children's Privacy Policy to Info@towpathcu.com.

For more information about the Children's Online Privacy Protection Act (COPPA), visit the FTC web site: www.ftc.gov

